New dietary guidelines: Eat more fruits, veggies
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The new Dietary Guidelines for Americans was released January 12, 2005. For the first time, the amount of fruits and vegetables recommended is more than any other food group. Proportionally, the recommended amount is about half your plate.

Although Americans eat more than enough calories, most Americans do not get enough vitamins A & C, potassium, magnesium, and fiber. Fruits and vegetables are naturally low in calories, yet rich in those missing nutrients. Eating more fruits and vegetables can help with healthy weight management while providing essential nutrients.

- Fruits and vegetables help with weight management.
  Fruits and vegetables are high in water and dietary fiber, which makes them low in calories and helps you feel full. Studies show that eating more fruits and vegetables results in eating fewer calories overall.
  People tend to eat about the same quantity of food even when calories in the food vary. When people eat more low-calorie foods, like fruits and vegetables, they naturally eat fewer high-calorie foods.
  Emphasizing a positive message like “eat more fruits and vegetables” is encouraging, whereas messages about what you can’t eat focus attention on loss and deprivation. Accentuating the positive is more likely to bring success.

- Fruits and vegetables fill the nutrient gap.
  Fruits and vegetables can help us get enough of several key nutrients we have been lacking: potassium, fiber, and vitamins A and C.
  Most Americans get less than half the amount of potassium they need for healthy blood pressure. Potassium is also necessary for muscles to contract, maintain fluid and electrolyte balance, send nerve impulses and release energy from food.
  Great sources of potassium include dark leafy greens like spinach, sweet potatoes, winter squash, potatoes, orange juice and beans like white beans, pinto beans, and kidney beans.

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Thinking about replacing your furnace? With rising fuel prices, consider purchasing a high-efficiency furnace. A high-efficiency model has an Annual Fuel Utilization Efficiency (AFUE) of at least 90 percent.

AFUE is a measure of the amount of fuel a furnace uses that is turned into useful heat. If you have a furnace with the combustion products going up a chimney instead of out of the side of the house through a white plastic pipe, chances are you have a furnace with an AFUE of 65 percent or lower. That means that 35 percent of the fuel you pay for literally goes up in smoke!

In 90 percent-AFUE models, only 10 percent of the fuel is wasted. If you have a heating bill of $1,000 with your current furnace (assuming it has an AFUE of 65 percent and you purchased a 90 percent-AFUE model), your bill could drop to about $722 (assuming natural gas prices were at 80 cents a therm). Since gas prices are expected to rise, your savings would likely be higher.

In a traditional furnace, a primary heat exchanger sits above the burner and transfers heat to air flowing through heating ducts. Even after combustion products pass by the heat exchanger, they are hot enough that they need to be sent up a chimney.

High-efficiency furnaces attain higher fuel efficiency primarily by running the hot exhaust through a second heat exchanger. This heat exchanger cools exhaust to the point that much of the water vapor (a major part of the exhaust) condenses. The exhaust is cool enough to be safe to exhaust out the side of the house through a plastic pipe. A small built-in fan ensures that the exhaust exits the house. Most high-efficiency furnaces have a second plastic pipe to bring outside air to the furnace so the furnace doesn’t have to draw air in through cracks in the house. This cuts down drafts in the house.

The latest generation of furnace runs more but at a lower speed when temperatures are warmer.

A new generation of energy-efficient furnaces offers even more savings. Called a two-stage burner, this type uses controls that allow the burner to burn at different rates and more efficient blowers that operate at different speeds.

Traditionally, furnaces have had one burn rate set to provide enough heat on the coldest day. On warmer days the furnace would go on/off frequently. The latest generation of furnace runs more of the time, but at a lower speed when temperatures are warmer.

Traditional blowers are run by AC electric motors that are very inefficient, particularly when they start. They are also only capable of running at one speed. The new generation of blower uses DC motors and can vary speed infinitely, using about a tenth of the energy used by traditional blower motors. In conjunction with the two-stage burners, this type of furnace provides greater comfort and a considerable savings in both electrical energy and natural gas. The new blowers are also much quieter and don’t produce a rush of air when they first start.

Independent evaluators estimate that these new ECM furnaces—using what is referred to as electrically-commutated motors—could save a typical home owner about 1,020 kWh of electricity and about 20 therms of gas per year, or $97.60 per year (figuring $.08 per kWh and $.80 per therm). Leaving the blower on all the time saves more money.

Savings also increase if the blower is used in summer with a central air conditioning system. The additional cost for this new generation of furnace is about $500 more than an older, high-efficiency furnace. That means it would pay for itself in about five years. Looked at another way, you would earn just under 20 percent a year on your investment.

For more information on energy-efficient furnaces and other home appliances and lighting, look for the Energy Star label. These products have met guidelines set by the US Environmental Protection Agency and the US Department of Energy. Energy Star labels can also be found on newly-constructed homes.

For information about Energy Star program, call 1-888-782-7937, or visit www.energystar.gov.

Adapted from an article by John Merrill, Housing Specialist, University of Wisconsin Extension.
Anticipating a tax refund? Don’t celebrate!

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The IRS reports Federal tax refunds to individuals totaled more than $202 billion in 2003. Nearly 100 million taxpayers got refunds (three out of four returns). The average refund was slightly more than $2,000.

A tax refund isn’t as much cause for celebration as many think. A refund means you paid too much in taxes during the year. In case you didn’t notice, Uncle Sam didn’t pay any interest back while he held your extra money either. Although many people consider a refund “found” money or a forced savings plan, you are giving the government an interest-free loan if you get a tax refund. Some won’t even do that for their relatives.

A tax refund is money you earned and that you could have accessed throughout the year. For example, say you receive a $2000 refund. If you adjust your withholding, you could have an extra $166.66 each month available to you to spend, start an emergency fund, invest, or use to pay down debt.

Here’s a rule of thumb: If you receive a refund over $500, or owe more than 10 percent of your total tax bill, you should adjust your withholding.

For most taxpayers, withholding can be adjusted by modifying the number of allowances claimed on your W-4 (the form you file with your employer when you begin employment). Most people fill it out and never see or think about it again, but you can change your number of allowances at any time (altering the amount of taxes withheld from your paycheck). The more allowances you claim, the less tax is withheld. Your goal is to have withheld at least 90 percent of what you think you’ll owe for a year. The W-4 worksheet helps you attain that goal.

Give yourself a gift in 2005: Use more of the money you earn by adjusting your withholding. According to Dr. Mark Oleson, director of the Iowa State University Financial Counseling Clinic, there are three steps to follow:

STEP 1 – Anticipate changes. Anything that lowers your tax bill (tax credits, exemptions, deductions, etc.) can be considered in your allowance calculation. Get married? Divorced? Have a child? Buy a new home? Refinance a current mortgage? Earn more/less money than last year? Begin paying student loans? Capital losses? Ask questions to determine if it makes sense to alter your allowances, even if you didn’t get a large refund, because your situation may be different from last year.

STEP 2 – Use a withholding calculator. The simplest way to check the accuracy of your number of withholdings is by accessing the Missouri Department of Revenue’s online withholding calculator at www.dor.mo.gov/tax. Employees can use it to do tax planning and project future withholdings and changes to their Missouri and/or Federal W-4. Another option is to do it “the old-fashioned way.” The IRS Publication 919, How Do I Adjust My Tax Withholding? (available at www.irs.gov/pub/irs-pdf/p919.pdf) contains all necessary worksheets and instructions to walk you through calculations on your own.

STEP 3 – Take action. If you are in a situation where altering your W-4 would be beneficial, do it! You can simply download a new W-4 (www.irs.gov/pub/irs-pdf/fw4.pdf), fill it out and turn it into your human resource office.

For more information about saving, investing, or paying down debt, visit the Missouri Saves website at missourifamilies.org/mosaves.
Fiber is another nutrient most Americans lack. Fiber helps maintain a healthy digestive tract and helps lower cholesterol, which in turn is important for a healthy heart.

Although we often think of bran cereal and whole wheat as good sources of fiber, most beans provide more than two times as much fiber per half cup. Great sources of fiber include beans like navy beans, kidney beans, and split peas, raspberries, pears, green peas, blackberries, Brussels sprouts, sweet potatoes, dark leafy greens like spinach, parsnips, broccoli and blueberries.

Vitamin A is important for vision, healthy cells, growth, immune function, and maintenance of healthy bones, teeth, and hair, and yet most Americans do not get enough.

Super sources of vitamin A include carrots, pumpkin, sweet potatoes, and dark leafy greens like spinach, winter squash, red bell peppers, Chinese cabbage, and cantaloupe.

In spite of the popularity of orange juice, Vitamin C is another nutrient in short supply in most American diets.

Other great sources of vitamin C include papayas, green peppers, strawberries, broccoli, Brussels sprouts, grapefruit, peas, kiwi, sweet potatoes, cantaloupe, mangos, cauliflower, pineapple, dark leafy greens, cabbage, asparagus, honeydew melon, okra, watermelon, tangerines, winter squash, and summer squash.

Filling half your plate with fruits and vegetables every meal—or 5 cups a day—will give you the potassium, fiber, vitamins A and C you need, and help you maintain a healthy weight. What a winning idea!

For more information, visit www.health.gov/dietaryguidelines/

Resources available for grandparents, relative caregivers in eastern Missouri

If you’re a grandparent or other relative with a child in your care, you can find resources through the Gateway Grandparents/Kinship Network. University of Missouri Extension belongs to this Network, which is a collaboration of organizations and agencies in the St. Louis Metro Area working to enhance the lives of grandparents and relative caregivers.

The Network’s web site is http://extension.missouri.edu/ecregion/grandparent/. On the website you’ll find the Kincare Connections newsletter, regional event listings, support group contacts and activities, a regional resource manual, information warm-lines, and more!

Subscriptions to the Kincare Connections newsletter are free. To subscribe, just mail your name, address, city, state, zip, phone and e-mail to: Kincare Connections, GG/K Network, University of Missouri Extension, 121 S. Meramec, Suite 501, St. Louis, MO 63105. Or e-mail this information to StLouisCo@missouri.edu.

For more information, call Elizabeth Reinsch, 314-615-2911, or visit the web site.