

# Family Issues

March/April 2008



## EGG SAFETY REMINDERS FOR SPRINGTIME CELEBRATIONS

If you're planning an Easter egg hunt or including eggs in your Passover or Easter celebrations, here are some food safety reminders from the American Egg Board and U.S. Department of Agriculture:

- **Hard-boiling eggs:** Place eggs single layer in a saucepan. Add enough water to come at least 1 inch above eggs. (1 Tablespoon of vinegar can be added to the water to allow better dye coverage, if dyeing eggs after cooking.) Cover pan and quickly bring just to boiling. Turn off heat. If necessary, remove pan from burner to prevent further boiling. Let eggs stand, covered, in the hot water for 15 minutes. Immediately run cold water over eggs or place them in ice water until completely cooled. Refrigerate all hard-cooked eggs.
- **Dyeing eggs:** After cooking eggs, color them with a food-safe dye and return them to the refrigerator within 2 hours. As with all foods, persons dyeing the eggs should wash their hands before handling the eggs.
- **Meals:** When shell eggs are hard cooked, the natural protective coating, called the bloom, is washed away. Without the bloom, the shell of an egg is very porous and will permit bacteria to penetrate. Research has shown that after 2 hours at room temperature, bacterial buildup increases dramatically and hard-cooked eggs, like other perishable foods, are at risk of spoilage and food-borne illness.
- **Blowing out eggshells:** Because some raw eggs may contain *Salmonella*, it is best to wash the eggs first before blowing out the contents to hollow out the shell for decorating. To destroy the bacteria that may be present on the shell, wash the egg in hot water and then rinse in a solution of 1 teaspoon chlorine bleach per half cup of water. Discard the contents.
- **Easter egg hunts:** Avoid hiding areas where eggs might come into contact with dirt, pets, wild animals or lawn chemicals. The total time for hiding and hunting eggs should not exceed 2 hours. Once "found" re-refrigerate eggs until eaten. A safer option would be using plastic eggs for the hunt instead of hard-boiled eggs or placing hard-boiled eggs in small plastic bags before hiding.



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Family Issues is published six times a year. This newsletter provides current information in the areas of family development, leadership skills, nutrition, food safety, money and time management.

## There's still time to make your 2007 IRA contribution

Saving more and consistently in an individual retirement account (IRA) is one way to build a retirement nest egg. You have until April 15, 2008 to make your 2007 IRA and Roth IRA contribution.

Some people overlook contributing because they don't qualify for a tax deduction. If you have earned income, you can still make a non-deductible contribution and the savings grows tax-deferred. The tax deduction for a contribution made to a traditional IRA depends on whether you or your spouse were covered for any part of the year by an employer retirement plan. The deduction is also affected by income and your filing status. Your income will determine how much you can contribute annually to a Roth IRA. For more information on IRA's deductibility see the IRS publication 590, *Individual Retirement Arrangements*. <http://www.irs.gov/publications/p590/ch01.html#d0e825>



Traditional and Roth IRA Contribution 2007 and 2008 Limits*		
	Regular amount	Catch-up provision for age 50 & older
2007	The lesser of earned income or \$4,000	\$1,000
2008	The lesser of earned income or \$5,000	\$1,000

\*Limits are per individual. You may save a combined total of \$4,000 in traditional and Roth IRA's for 2007, for example, \$750 in the Roth IRA and \$3,250 in the traditional IRA.

## FREQUENTLY ASKED EGG QUESTIONS

### What makes hard-cooked eggs hard to peel?

The fresher the egg, the more difficult it is to peel after hard cooking. With freshly laid eggs, the air cell, found at the large end of the shell between the shell membranes, is very small and increases in size the longer the raw egg is stored. As the air cell enlarges, the shell becomes easier to peel. Use eggs that are at least a week old to make peeling easier.

### Why do some eggs float in water?

An egg can float in water when its air cell is large enough to keep it buoyant. This means the egg is old but it might be still safe to use. Crack the egg into a bowl and examine it for an off-odor or bad appearance. After breaking open the shell, a spoiled egg will have an unpleasant odor either raw or cooked.

### Is the appearance of eggs related to food safety?

Sometimes, but not usually, variation in egg color is due to many factors.

### Egg Questions continued

**Blood spots** are caused by a rupture of one or more small blood vessels in the yolk at the time of ovulation. It does not indicate the egg is unsafe.

**A cloudy egg white** (albumen) is a sign that the egg is very fresh. A clear egg white is an indication that the egg is aging.

**A pink or iridescent egg white** indicates spoilage due to *Pseudomonas* bacteria. Some of these microorganisms, which produce a greenish, fluorescent, water-soluble pigment, are harmful to humans.

**Yolk color** varies in shades of yellow depending upon the diet of the hen. If she eats plenty of yellow-orange plant pigments, the yolk will be a darker yellow than if she eats a colorless diet. Artificial color additives are not permitted in eggs.

**A green ring** on a hard-cooked yolk is a result of overcooking, and is caused by sulfur and iron compounds in the egg reacting on the yolk's surface. The green color can also be caused by a high amount of iron in the cooking water. Scrambled eggs cooked at too high a temperature or held on a steam table too long can also develop a greenish cast. The green color is safe to consume.

Source: American Egg Board, and Food Safety and Inspection Service, USDA

## Family Economics Resources

**Mortgage payment Problems.** The possibility of someone losing their home because they can't make the mortgage payments can be terrifying. Perhaps they are one of the many consumers who took out a mortgage that had a fixed rate for the first 2 or 3 years and then changed to an adjustable rate. Perhaps they are anticipating an adjustment, and want to know what their payments will be and whether they'll be able to make them. Or, maybe they're having trouble making ends meet because of an unrelated financial crisis. Regardless of the reason for the mortgage anxiety, the Federal Trade Commission (FTC) offers Facts for Consumers, <http://www.ftc.gov/bcp/edu/pubs/consumer/homes/rea04.htm>, so citizens can learn how to help save their homes and how to recognize and avoid foreclosure scams. Visit the [FTC website](#) or the [U.S. Financial literacy and Education Commission](#) website to learn more about mortgages and other credit-related issues.

**Helping Older Family members with Finances.** A Pacific Northwest Extension Publication called "Helping Older Family Members Handle Finances" is full of sensitive written suggestions for talking with elders about their financial concerns. Authors Vicki Schmall, Tim Nay and Sally Bowman describe how to approach a family member with thoughtfulness, caring and determination. They include a detailed list of discussion points and describe how to:

- Be clear about your reason for talking
- Look for natural opportunities to talk
- Find a low-stress time and location
- Acknowledge your family member's feelings
- Express positive intentions
- Anticipate the response
- Respect your family member's right to make choices



They also explain such financial and legal tools as automatic bill payment, joint bank accounts, power of attorney and living trusts – any of which can make it easier for an older person to pay bills, conduct personal business and plan for possible future incapacity. For situations where family members have already become incapacitated, the authors present two more complex and intrusive legal tools: representative payee and conservatorship.

"Many families don't discuss finances until a crisis occurs – and then it may be too late," the authors write. "If you suspect a time may come when either you or a family member may not be able to manage personal finances, make plans now."

For a copy, download the publication from the publishing catalog of the University of Idaho College of Agriculture and Life Sciences, <http://info.ag.uidaho.edu:591/catalog/family.html>, then Family Finance.

Source: Marilyn Bischoff, University of Idaho Economic Specialist  
*The Communicator*, Jan 2008



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number of content areas available on the eXtension website, eXtension also has a search interface for searching only Cooperative Extension properties on the web. The service is powered by a Google Custom Search Engine, collaboratively created with the assistance of many land-grant institution information technology staff members, in addition to extension agents, faculty, and staff involved with the current Communities of Practice working with eXtension. In addition to the service provided by eXtension, anyone can add the Cooperative Extension Search to their own iGoogle page, website, or blog. See the [About page](#) for more details. Contact [James E. Robinson, III](#) for more information. FYI – University of Idaho Extension faculty, Marilyn Bischoff and Beverly Healy are co-authors of the eXtension Legally Secure Your Financial Future website. Erik Anderson provided significant technical assistance.

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**Being Fit May Outweigh Being Fat**

If you overindulged over the holidays (Thanksgiving, Christmas, New Year's) and gained a couple of pounds, there may not be as much to worry about if you are physically fit.

A study conducted at the University of South Carolina followed 2,600 adults over the age of 60 for 12 years and measured their body fat, fitness level, and death rate. The results revealed, in general, that fitness was associated with a lower incidence of death. The exceptions were people who were severely obese and who had a high waist circumference (40 inches in men and 35 inches in women).

Lead researcher Dr. Steven Blair recommended walking briskly for 30 minutes five days a week as sufficient exercise. But individuals who exercise either longer or at a higher intensity had an even lower death rate. On the other hand, individuals who were the least fit had a death rate that was four times higher than the most fit individuals.

Martha Raidl, University of Idaho Nutrition Specialist  
Source: Journal of American Medical Association, December 5, 2007,  
<http://jama.ama-assn.org/cgi/content/abstract/298/21/2507>.



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