

HILLSBOROUGH COUNTY FAMILY AND CONSUMER SCIENCES NEWSLETTER

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International Adoption

Diana Converse, Family Life Educator

Many people in the United States choose to adopt children into their families. Over the last ten years, it has become very popular to internationally adopt. Although the international adoption process is complex, it is very rewarding for the new family. The following information was provided by Brianne McCarthy and Carolyn Wilkin, *International Adoption: The Whys and How's*, Department of Family, Youth and Community Sciences, Florida Cooperative Extension Service.

Parents choosing international adoption are typically married, middle-aged, middle-class, and have at least a high school education. Just as there are a number of reasons why families choose to

adopt, there are a number of resources to help parents decide what is best for them and their families.

The number of infants available for adoption internationally is far greater than those available in the US. So, over

the last 100 years, Americans have welcomed children from all over the world into their families. In the past, Korea, areas of Eastern Europe and Russia have sent children to the US for adoption. They are all countries that the US has a historical relationship with, such as US soldiers being stationed in Korea.

Other countries are sometimes unable to care for orphaned children within their communities because of wars, poverty, and disease. International organizations often try to find ways to help children in their own country before making them available for international adoption. It is common for programs to begin with big plans for helping orphans such as sending the children to school and providing health care. However, many of these programs end up not being able to truly help. And even though international adoption is not exactly what some countries want for their children, it often times is one of the few ways to give children in distress access to help and assure them their rights.



Over the next ten years, with the many epidemic diseases in Africa and Asia there will be many more children in difficult situations and more orphans. American families sometimes see adopting internationally as a way for them to help other people and children.

In 1989, just over 8,000 orphaned children came to the US for adoption. However, by 2002 over 20,000 orphans were brought to the US through international adoptions. Often the most internationally adopted children come from China, Russia and the Americas. International adoption has grown in popularity and remains important way families can add more children to their families.

The Success of International Adoptions

How successful are international adoptions for the adopted child and family? This is a concern for many people wishing to adopt internationally. In general, children who are internationally adopted do well. Even though the children are often from a different culture than their parents, they quickly bond with their new family.

One of the biggest concerns for children adopted internationally is how they come to see themselves. Families often try to bring parts of the child's native culture into the family, such as food and language. Children grow up seeing the world as a diverse place and generally do not wish to find their birth parents or return to their birth country. Internationally adopted children seem to flourish in most adopted homes.

How to Adopt Internationally

There are several steps involved in

adopting internationally. The first thing any family should do is research the process. This can be done at a local library or via the Internet. One place that exploration will surely take parents is to US government regulations. Because adopting internationally includes the US family and a child from abroad, there is a lot of information for families to collect.

The international adoption process is under review by the US government. Because of this, there is a new program for people wishing to adopt children from Sierra Leone, Poland, the Philippines, Haiti, and Honduras. The goal of the new program is to make adoptions from those countries easier and faster.



Costs of Adopting Internationally

Families who wish to adopt internationally must consider several costs. Parents of internationally adopted children must pay all the fees for the paperwork to bring the child into the US. Also, families pay for a home study before the child may enter the US. Families are also responsible for all travel and legal fees abroad.

Many families seek the help of adoption specialists to adopt internationally. This aid includes lawyers, agencies, and other organizations in both the US and abroad. For an extensive list of international adoption resources, please call Diana at (813)744-5519 x140 to request a free copy of our new bulletin: *International Adoption: The Whys & How's*.

Drink to Your Health!

Mary A. Keith, PhD, LD, Foods, Nutrition and Health Agent

I'm sure you've all heard of the recommendation that we should all drink at least 8 glasses of water a day. But have you ever had a good explanation of why that much fluid is important? Sure, we're full of water, in our cells, in our blood. But what happens if we don't have enough water coming in? What does dehydration do to us?

Not Enough Water?

Here are a few of the effects of too little water, especially in older adults.



- Increased risk of falls
- Urinary tract infections
- Constipation
- Delirium
- Kidney failure
- Respiratory infections
- Hyperthermia (too much body heat)
- Seizures
- Increased risk of bladder cancer in men
- Increased risk of heart disease
- Poor wound healing
- Medication toxicity (your meds are too concentrated)
- Increased mortality

You might not think it, but medical experts estimate that dehydration probably increases mortality in older adults by 40 to 70%. Medical costs are probably increased by \$446 million dollars a year due to dehydration. And that's not counting all the laxatives some people have to buy!

Thirsty Yet?

Some medications can increase your need for fluids. Some medications can

decrease your sense of thirst. Low blood pressure can make you feel thirstier. Uncontrolled diabetes, Alzheimer's disease and bad infections all increase the risk of becoming dehydrated. Taking too many laxatives can also increase risk.

And the simple fact that someone lives long enough to be called an "older adult" increases the amount of fluid they lose. As we age our kidneys become less able to keep our water, so we lose more in urine. But we also don't notice as easily that we are thirsty.

What to Drink?

That answer is easy - anything liquid except alcohol counts as fluid. All those 8 cups a day do not have to be plain water. You can count your coffee or tea, your milk and juice, your soup and your gelatin, even your soda. Many fruits and vegetables also provide water. Water of course is a great choice, because it does not provide any calories. If you do drink soda, diet soda is a better choice than regular. The 3 glasses of milk a day that we need are a good source of calcium as well as fluid. Just be sure you're drinking low fat or skim.



If you don't usually remember to drink enough in a day, try keeping a bottle of water or cup of tea in each room in your house. Every time you move from one room to another, have another drink.

Drink up, folks! To your health!

Keeping Our Produce Safe

Jessica Brennan, Extension Agent
Expanded Food and Nutrition Education Program

From spinach to peanut butter, food contamination has been a hot topic in the media recently. These food recalls have some of us wondering, "How safe is our food?"

Contamination can occur during several different processes on the way to the grocery store. First, as suspected in the case of the spinach and lettuce outbreak, wild animals in the crops can leave feces behind. Food can also be tainted in the processing plant. It is now thought that the peanut butter recall came from the machines responsible for introducing additives, not from the peanuts, after all. A final source of concern is transportation. Produce must be stored below 40 degrees Fahrenheit while in route to the supermarket. If trucks are warmer, bacteria has ample time to multiply on fruits and vegetables.

Even though there are opportunities for contamination, extensive regulations have been put in place to ensure all reasonable precautions are taken to prevent these occurrences, and severe penalties are enacted when procedures are not followed. In the grand scheme of things, instances of contamination prior to produce entering the home is quite infrequent.

Since we, as consumers, cannot control the journey that our produce takes (unless we grow our own gardens), what steps can be taken to ensure the health of our family once the produce is in our hands?

In the grocery store

First of all, we must pick out the freshest foods. This includes choosing produce that is not bruised or damaged. In addition, ensure that the produce is being kept cold while on display. Items in the



frozen food section should indeed be frozen. Make sure that contents are not soft to the touch. In addition, check for dents, leaks or tears in packaging.

While storing

While shopping and during in-home storage, produce should be separated from meat, poultry and fish. This reduces the chance of bacteria transferring from one food to another.

Buy a refrigerator thermometer, and make sure that the temperature is set at a minimum of 40 degrees Fahrenheit for storage of fresh produce.

Promptly store leftovers. The time between heating and cooling is a prime time for bacteria growth. Do not let food sit out for more than two hours and less if the air temperature is over 80 degrees.



During preparation

Cross-contamination is one of the biggest concerns during preparation. Do not use the same cutting board, plate or utensil for preparing uncooked meat and fruits and vegetables. Regularly sanitize kitchen surfaces, as well. Bacteria can be transferred from one food item to another without the foods actually touching.

Thoroughly wash hands with soap and warm water for 20 seconds both before and after preparing produce.

Clean produce under cold, running water, even if you plan to peel it. It is not advised that you use sanitizer to wash produce; studies show that sanitizer used at home most likely will not be strong enough to kill harmful bacteria entirely. However, you may gently scrub produce to dislodge excess dirt, as long as the brush is sanitized.

It is not necessary to rewash "ready to eat" produce before consumption. Look for the "ready to eat" label on the bag. If there is none, washing is required.

Finally, when in doubt, throw it out! If your food looks discolored, smells bad or has expired, the garbage can is the place for it.

Retirement Plans Can Help Build Wealth

By Lisa Leslie, Hillsborough County Extension Agent

The best way to build wealth for retirement is to start saving and investing early to take advantage of the power of compounding. Compounding means the interest your money earns helps your money to grow faster. So you can contribute less to your retirement fund, but end up with just as much or even more money.

For example: If you want to have \$500,000 saved for retirement and you expect to earn an 8% rate, you need to save about \$846 per month for 20 years. However, if you have 30 years until retirement and expect to earn the same 8% rate of return you only need to save about \$340 dollars a month.



Two types of employer sponsored retirement plans are defined benefit plans and defined contribution plans.

A defined benefit plan is paid by the company and provides designated benefits. Many employers are phasing out these plans.

A defined contribution plan, such as 401(k) or 403(b) plan, specifies the contribution made by you and your employer. Some employers will match 100% of employee contributions up to some specified amount. Not taking advantage of this match means you are leaving free money on the table. The amount of money you earn will depend on the success of your investments. Your benefits are not guaranteed or defined.

Vesting

Contributions that you make are always 100% vested. This means that you

always own all of the money you invest in your 401(k). Contributions that your employer makes may follow a schedule where the vesting percentage increases every year you work for the employer, until you own 100% of the account balance.



Tax Deferred

The contributions you make to your retirement plan are tax deferred. This means your contributions will reduce the amount of income taxes you pay. In 2006, workers were allowed to contribute \$15,000 of their pre-tax income to their employer-sponsored retirement plan.

Penalties for Early Withdrawal

There are penalties if you withdraw money from your retirement plan before you are 59.5 years old. The penalty is usually 10% of the amount of money withdrawn and you also must pay taxes on the money. Some accounts do make exceptions for money that is withdrawn for unexpected medical expenses or for a first time home purchase.

How Much to Contribute

When deciding how much to contribute to your retirement plan take a look at your financial situation. Some things to consider: 1) How long before you retire; 2) Your level of debt; 3) Other sources of retirement income; and 4) Your desired lifestyle after retirement.



Sources:

Choose to Save, www.choosetosave.org
Cooperative Extension Young Investor Program

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