

2008 Consumer Choices Study Guide

Junior and Senior

Backpacks



Throughout history the human race has looked for ways to lighten the load carried. In years past, that may have been a knapsack slung over the shoulder, but through time, that knapsack has turned into what we think of now as a backpack. We use backpacks for a variety of reasons. When buying a backpack, you must think of how you plan to use it. Some use it only to carry books, while others use backpacks as a sort of purse, and then again, you've got those hard-core people who love to hike and camp and go on backpacking excursions.

Through time, the knapsack has given way to backpacks made of foam, aluminum and plastics to help us minimize the load we carry. Today's backpacks come in all shapes and sizes, from bulky expedition models to the daypack versions with pockets that we see regularly.

Backpacks really can be comfortable only if the weight in the backpack is set down on the hips near the pelvis. Hip belts are designed to pull weight off of our shoulders and put the weight in the center of the lower back.

Hip belts must be firm to hold the load through time. A good hip belt will compress as you hike or walk, much like the shocks on a car or mountain bike. Look for one that cups over your hipbones to minimize the weight on your shoulders. Good hip belts are made of layers of foam put together like a sandwich. Hip belts made of foam compressed by heat give even firmer support.

Shoulder straps should be firm but soft. Do not buy a backpack that has puckers in the foam of the shoulder straps or on the sheath or cover of the shoulder straps. If you plan to wear your backpack for any length of time, the puckers will begin to make your skin burn and will become uncomfortable. This is especially critical if you plan to backpack for long periods of time. Hot spots on the skin will cause blisters.

Backpacks can cause a sweaty back. A good back panel can help the soggy-back problem. Some backpacks are made with spaces for a cooling air flow. Others may use highly perforated foam (one with holes) to help air flow and some just use a mesh on the back of the backpack. Be sure to pack soft things against your back to stay comfortable.

You can purchase backpacks with many outside pockets. For the normal school backpack, this is acceptable, but for heavy backpacking, inside pockets are usually better and keep the backpacker more organized.

Things to consider: Fabrics: Durable, coated fabrics repel sharp objects, resist tears and turn back raindrops. Most backpacks are made with various weights of nylon. The heavier the weight the more durable the fabric. The most popular and durable technical pack materials are found in the nylon family: *Cordura nylon*, *ballistics nylon*, *ripstop nylon* and *nylon packcloth*, which are all very durable, strong and abrasion resistant and have water repellent or waterproof coatings and/or treatments.

What to look for: *Backstitching* and *bar tacking* in high-stress areas, such as around zippers, pockets, and external loops and webbing. High-abrasion areas, such as backpack bottoms, should be reinforced with a strong material, such as Kevlar, Hypalon or heavy-weight Cordura. Choose back panels made of reticulated or compression-molded foam covered with a breathable, wicking fabric to disperse perspiration and enhance airflow.

Size or capacity: The capacity of a backpack is measured in cubic inches. The size you need depends on what you'll be doing and the amount and type of gear you want to carry. For a warm-weather weekend trip (two or three days), look for a pack in the 3,500 to 4,500 cubic-inch range. For a week-long trip or more, choose a backpack with 5,500 to 7,000 cubic inches. Avoid using a pack that is too big. Most people tend to fill available space, which results in a heavier-than-necessary load to haul. In addition, heavy-duty backpacks are fitted to the backpacker. The torso or the space between the back of the neck and the pelvic bone are measured to determine how long the back pack should be. Women usually need smaller backpacks and can buy them made especially for the difference in body shape between men and women. School backpacks sometimes called daypacks tend to be smaller and lighter and hold about 1000 cubic inches. Choose the size you need for your books and supplies.

Other things to consider when buying a backpack: You can protect yourself from high winds and rain with a storm collar. Choose a storm collar that extends almost 12 inches. It will give you more load space and weather protection. Look for accessory pockets to customize a pack in terms of function and volume. Hydration bladders fill with water or other drinks and are placed in packs with a drinking hose. Consider hydration pockets that will accept all sizes of drinking bladders. Travel packs with removable daypacks that are securely attached when in place will provide you with a backpack for a short side trip. A shovel pocket is great for stuffing extra clothing and gear into it. Choose contoured shoulder straps with designs that accommodate women's curves. Cupped or canted hip belts are best with designs that accommodate women's curves too. Choose packs with heavy-duty zippers. Daisy chains on the front offer multiple lash points for additional equipment. Reinforced pack bottoms protect the end that gets abused the most to give you longer wear.

Always try to get the most backpack for your money. If you don't plan to backpack, but just use the backpack for everyday use, you won't need to spend as much. If you want a good backpack for backpacking and hiking, plan to spend up to \$400 for one that fits you and stays comfortable throughout your trip.

Resources:

www.gorpaway.com

www.llbean.com

www.adventuresportsonline.com

www.hikingandbackpacking.com

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2008 Consumer Choice Study Guide Junior and Senior Fast Food

What is fast food? Fast food is a quick, convenient, and usually inexpensive meal or snack. Turn the corner and you might see a vending machine, drive-through or grocery store packed with these convenience foods. Fast food is popular because you usually can buy a meal for less than \$5. Although fast food may be cheaper, sometimes it comes at a price in quality or your long-term health. Fast food sometimes is made with cheaper ingredients, and it may be high in unhealthy fats and cholesterol. You may have limited choices for “healthy foods” such as lean meats, fruits and vegetables. Fast foods also are available to eat at home. Many of them can be purchased in the frozen food aisle or convenience food section of the store.

All foods fit into a balanced meal plan, so try not to think of any food as “bad food.” Even though fast foods are higher in fat, calories, cholesterol, and sodium, you can indulge in them once in a while. Moderation is the key. Remember: Eating fast food too often over a long period of time can lead to health problems such as high blood pressure, heart disease, and obesity.

Sometimes fast food is our only option, especially when you have a large group of people who need to eat quickly. Even though eating fast food too often can have negative health effects, you can make wise choices. Some fast food options are healthier than others. Start by choosing a smaller portion size. For example, a large order of fries has 540 calories and 26 grams of fat, while a small order of fries has 216 calories and 10 grams of fat.

Most fast food restaurants offer nutrition information, which can be helpful if you are watching fat, calories or sodium content in your food. Be an informed consumer, and ask to see this information before ordering. Try these ideas:

- Choose foods that are broiled instead of fried.
- Choose grilled chicken without breading versus breaded deep-fried chicken.
- Ask that sauce, dressing or mayonnaise be left off or request it “on the side.”
- Choose broth-based soups instead of cream or cheese-based soups.
- Choose low-fat or low-calorie dressings or limit the amount of the regular dressing that you eat.
- Choose a salad or broth-based soup instead of fries.
- Add lettuce and tomato to a burger.
- Use mustard or ketchup instead of mayonnaise or special sauces.
- Order smaller portions and have fruit or a salad on the side to fill you up.
- Avoid super-sizing drinks, sandwiches and fries.
- Drink water, low-fat milk or skim milk instead of regular pop, fruit-flavored drinks and milkshakes.
- Choose lean deli meats, such as chicken, turkey or roast beef, on your sandwich.
- Add vegetables instead of high-fat meats to pizzas.

What Can You Learn From MyPyramid?

According to www.MyPyramid.gov, you can learn to make wise choices every day. Remember these MyPyramid sayings:

- Make half your grains whole.
- Vary your veggies.
- Focus on fruits.
- Get your calcium-rich foods.
- Go lean with protein.
- Know your fats. Oils are not a food group, but they are necessary for good health. Get your oils from fish, nuts and cooking oils such as corn, soybean, olive and canola.

Visit www.MyPyramid.gov to learn more about good eating habits and recommendations for physical activity. Try some of the interactive games and see what you can learn. Or visit www.ndsu.edu/eatsmart, which has links to nutrition, fitness and health information for kids and teens.

For Seniors

Look beyond what you see. How much of each food group should you eat based on your age, gender and activity level? Ask yourself what you can do to make healthier food choices. Study food labels and fast food nutritional labeling to help you make healthier choices.

Resources:

www.fatcalories.com

www.MyPyramid.gov

www.fastfood.com

www.ohioline.osu.edu

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Gift Cards

Say it with a gift card. Why do gift cards make great gifts? The giver has some advantages when giving gift cards vs. an actual item.

- The giver hands over cash to purchase the gift card and the recipient of the card can use that total amount to purchase what they want.
- The recipient of the gift card won't have to return the gift if it doesn't fit or is a duplicate or the person won't use the item.
- The gift card can be mailed easily and inexpensively.



Types of Cards

1. **Bank Card** - Look for the logo of a credit, debit or charge company on the gift card. You will see American Express, MasterCard, Visa or Discover on the card. It is issued directly by a bank, mall or other company. Cards can be purchased on-line and can be sent by e-mail to the recipient. These type of cards are called e-cards. They are quick and easy to send to someone. Make sure the web site you purchase it from has safeguards to ensure that your credit card used to purchase the e-card cannot be stolen.

Advantages:

- The card can be used anywhere a debit, charge or credit card is used.

Disadvantages:

- If a bank card is issued by a mall, you may have to use the card only in the stores in that mall.
- Look for expiration dates and charges to use the card.

2. **Retail Cards** - These cards are bought at a specific store such, as Herberger's or McDonald's. These cards can be used in any of the company's stores. For example, if I got a Herberger's card from my brother in Fargo, I could use the card in any Herberger's store. E-cards can also be purchased from many retail establishments.

Advantages:

- Getting a gift from a particular store may seem more thoughtful, especially if the giver knows the recipient likes to shop there.
- Retail cards help long-distance families give gift cards to national chain stores. That makes giving easier for the giver and using the card easier for the recipient.
- Look on the back of the card. You may be able to use it in stores other than the retail store that issued it. For example, a Red Lobster card also can be used at Olive Garden, etc.

Disadvantages:

- Each state has different laws regarding the redemption of gift cards. Know your local laws regarding fees, expiration dates and so on.

Things to look for when buying gift cards:

- Expiration dates. You may start losing money off the balance of the card each month unless it is used in a timely fashion. Expiration dates should be clearly listed on the card. One company charged 50 cents for every month the card was not used. A \$10 card quickly lost its value.
- What fees are charged? Fees can drain the value of the card. Look on the card for details.
- Ask if it can be replaced if lost or stolen. What is the replacement fee? Usually the original receipt and the card number are needed if the company will replace it at all.
- Can the bank card be used at an automated cash machine? If so what are the fees? It could be anywhere from 99 cents to \$2.50 per transaction.
- Does the card carry a monthly maintenance fee? Many bank cards charge this fee, ranging from \$2 to \$4.95. Some fees begin automatically, while others delay for six to twelve months. Some fees are charged to the card whether or not you have used it.
- Do you have to pay a fee for checking the balance on the card? Fees range from 41 cents to \$1 per inquiry.
- Some bank cards let you put money back on the card (re-load). Check to see what the cost of this would be and how many times you can re-load the card.

Many states have laws to protect the gift card recipient. Minnesota and Montana have no expiration dates and allow no fees to be charged. In addition, they allow cashing in the card when less than \$5 remains on the card. North Dakota has no expiration dates for six years and no fees for using the cards. Prepaid calling cards also are covered.

If you give or get a gift card, remember to think of these things:

- Read the fine print to see all the terms for use.
- Send the original receipt with the card for use if the card is lost or stolen.
- Review the terms and conditions of the gift card as soon as you receive it. If you receive a bank card, avoid conditions that will result in fees.
- Treat a card as cash. Report lost or stolen cards immediately.

For seniors

If you have a problem with a gift card, contact the issuer of the card first. If you are not happy with the results of the call, you may want to file a complaint with the appropriate authorities.

Retailers: Federal Trade Commission www.ftc.gov or call 1-877-FTC-HELP

National Banks: Comptroller of the Currency's (OCC) Customer Assistance Group
1-800-613-6743 or by e-mail at customerassistance@occ.treas.gov

Avoid Gift Card Fraud

- Purchase gift cards only from reputable sources, preferably directly from the store.
- Don't solely rely on a clerk selecting cards for you from publicly inaccessible stock as your protection against being defrauded.

- Examine both sides of the cards, check for signs of tampering and/or the exposure of the card's personal identification numbers. Refuse to purchase cards when either is evident, and report it immediately to the store manager.
- If acquiring cards on the Internet, buy them from the online version of the stores they represent. Other sites may score a "deal" by selling the cards online, but remind yourself that cards sold through auction sites often have turned out to be stolen or counterfeit.
- Keep your receipt as proof of purchase for as long as you have value stored on the card. Should you ever lose the gift card, use that receipt to ask the retailer to issue your replacement. **Note:** Not all retailers will do this. **Ask** about the retailer's policy **prior** to purchase.
- Immediately after buying a gift card in a store, ask the cashier to scan the card to ensure the plastic you bought is valid and bears the proper value. (This will protect you against the card having been swapped out of its packaging for a zero-balance card.)
- Reputable companies will **not** ask gift card bearers for their Social Security number, bank account information or date of birth. If you are asked for this information while trying to purchase gift cards, walk away from the deal.
- Register your gift card at the store's Web site if the card's issuer offers this option. Doing so gives you the ability to check your card's balance online periodically and catch any misuse of the card far earlier than you otherwise would.

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