Good Fats, Bad Fats – What’s the Story?

Good fat, bad fat, trans fat - what does it all mean? If you’re trying to lower your cholesterol and you’re confused about the different fats, listen up. You may be able to lower your risk of heart disease by changing your eating habits - and it’s not as difficult as it sounds.

For years you have heard about the three types of fats - saturated, polyunsaturated, and monounsaturated. You know that saturated fat raises blood cholesterol, so you’ve been told to cut back on red meat and dairy products like cheese and whole milk. Polyunsaturated fats like corn, soybean, and other vegetable oils can help lower LDL cholesterol (the type that clogs your arteries), but they also lower the HDL (the good cholesterol). Eating more monounsaturated fat like olive, canola and peanut oil in place of the saturated type is your best bet. This can help lower your risk of heart disease by lowering LDL cholesterol and possibly raising HDL.

To totally confuse the issue, a fourth type of fat has recently been added to the list - trans fat. This one is supposed to be a real artery-clogger -- just as bad as the saturated type. When oil is converted to solid fat, as in stick margarine and solid shortening, it becomes a trans fat. The softer the margarine, the fewer trans fats it contains. But, you probably get more trans fats from fried foods and baked products, especially when you eat out where it’s difficult to know what types of fats are used. The good news is that soon packaged foods will list the amount of trans fats on the food label.

How can you actually change what you eat to lower your risk of heart
disease? Here are some tips to steer you in the right direction.

• Eat at least 5 servings of fruits and vegetables each day - they contain almost no fat.
• Use olive oil, canola oil, or peanut oil.
• Use a non-stick spray or bake or broil foods instead of frying.
• Use liquid or soft margarine in place of stick margarine, butter, or shortening.
• Choose lean meat, fish and skinless poultry and eat smaller portions.
• Select low-fat or fat-free dairy products like cheese, milk, ice-cream and yogurt.

The bottom line is you should still eat less total fat. And the fat you eat should include less saturated fats and trans fats and more monounsaturated fats. Does that mean Georgians will start dipping their French bread in olive oil instead of eating biscuits and gravy? Well, not exactly. But, if making even small changes in the way you eat can lower your risk of heart disease, it’s certainly worth it.

**Tomato Mushroom Pasta Sauce**

2 teaspoons olive oil
1 ½ cups crushed tomatoes
3 garlic cloves, minced
½ cup chopped onion
1 cup diced portobello mushrooms

¼ cup fresh basil leaves, chopped
¼ cup dry white wine or
1 teaspoon oregano
2 tablespoons balsamic vinegar
¼ teaspoon black pepper

1. In a sauce pan, sauté onion and garlic in olive oil over medium-high heat for about 4 minutes.
2. Add mushrooms and sauté for 4 more minutes.
3. Add remaining ingredients and bring to a boil. Reduce heat to low and cook, uncovered for about 15 minutes. 3 servings

**Serving Size:** About ½ cup
**Exchanges:** 1 starch, ½ fat

**Nutrition Information:**
- Calories: 90
- Carbohydrate: 14 grams
- Protein: 2 grams
- Fat: 3 grams
- Cholesterol: 0 milligrams
- Sodium: 252 milligrams
- Fiber: 2 grams

**Four Ways to Receive Your Federal Government Payments**

Beginning in January 1999, many Federal agencies began making most of their payments to benefit earners electronically.
What does that mean for you? It means that you have choices about how you get your Federal payment, including Social Security, Supplemental Security Income (SSI), Veterans Benefits, Civil Service payments, Railroad Retirement payments or Military Retirement payments.

Here are your choices.

• **Sign up for Direct Deposit.**
  Direct Deposit means that your Federal payment is automatically put into your checking, share draft (a credit union account) or savings account. There is no paper check to wait for or to deposit at the bank. Your money goes right into your account. You can sign up for Direct Deposit at your bank, savings and loan, or credit union. Direct Deposit is a simple, safe and secure way to get your money. There should be no charge for Direct Deposit.

• **Open an Electronic Transfer Account (ETA).**
  An ETA is a low-cost account for people who do not have or do not want a checking or savings account. Opening an ETA means that your Federal payment will be deposited automatically into your account.

• **Sign up for the Benefit Security Card.**
  The Benefit Security Card gives recipients in Georgia the additional choice of receiving their Federal payments, state benefit payments or both on a single debit card.

• **Get your check in the mail.**
  You can get your Federal payment by check if getting your payment by Direct Deposit, an ETA or a Benefit Security Card would cause you a hardship. You can continue getting a check: if you do not speak or read English; if it would cost you more to use Direct Deposit, an ETA or a Benefit Security Card; if you live where using Direct Deposit, an ETA or a Benefit Security Card would be difficult, or if you have a physical or mental disability that would make it hard to use Direct Deposit, an ETA or a Benefit Security Card. If you do not sign up for Direct Deposit, an ETA or the Benefit Security Card, you will receive your benefits by check.

What is an Electronic Transfer Account?

The Electronic Transfer Account (ETA) is a new, low-cost account you can open at a federally insured bank, savings and loan, or credit union where you see the ETA logo. ETAs are for people who do not have checking or savings accounts, regardless of prior credit history. The ETA is not a checking account and anyone who receives Social Security, Supplemental Security Income (SSI),
Veterans Benefits, Railroad Retirement, Civil Service salary or retirement, or military retirement can open an ETA. Once you open an ETA, your payment will go right into your ETA – on time, every time. There is no check to worry about. You can take money out of your ETA the same day it goes into your account.

**Why should I open at ETA?**

An ETA costs you $3 a month or less. For this service charge, you’ll enjoy the safety, security and ease of having your check deposited directly to your account, plus the following features:

- Your ETA is federally insured.
- You can take money out of your ETA at least four times a month. Your bank, savings and loan, or credit union will tell you whether you can get your money from a teller, an automated teller machine (ATM) or both. If you use ATMs at certain locations, it may cost extra.
- You don’t need to keep a minimum balance in your account, unless the law requires it.
- You will get a monthly statement listing all deposits and withdrawals.

Other services provided may have additional costs, and you’ll be told about them before you sign up for an ETA. If you have questions about the ETA, ask a teller or customer service representative at a bank, savings and loan or credit union where you see the ETA logo displayed.

To find out where you can open an ETA, call 1-888-382-3311, toll-free, or visit the Web site at [www.eta-find.gov](http://www.eta-find.gov). People who are hearing impaired can call TDD: 1-877-326-5833.

**Who can get a Benefit Security Card?**

Anyone in Georgia who does not have a bank account and receives a check for one of the following types of payments can get the Benefit Security Card.

- Social Security
- Supplemental Security Income
- Veterans benefits
- Civil Service payments
- Railroad Retirement payments
- Military Retirement Payments

**How does it work?**

When you sign up for the Benefit Security Card, your Federal payment will be deposited in an account set up just for you. Use your Benefit Security Card to make purchases or withdraw cash.

**What are the advantages?**

- Safer than receiving checks
- One card for Federal and state benefits
- No account needed to enroll
- No minimum balance required
- Can be used to make purchases or
withdraw cash
- Receipts given every time you use the card
- Customer Service representative available 24 hours a day.

**How do I sign up for a Benefit Security Card?**

**How much does it cost?**
- **Account Fee:** You pay no account fees for the first two months you have the card. Beginning the third month, an account fee of $1.92 will be automatically deducted from your account each month.
- **Transaction Fee:** Each month, one cash withdrawal, or transaction, is free. Your account will be charged 85¢ by the card issuer for each additional withdrawal during the month. You will not be charged a transaction fee if you use your card to make a purchase or if you make a purchase and get cash back.
- **Surcharge:** Some ATMs and stores charge a surcharge, which is a fee for using your card at those locations. Before you use your card, look for ATMs or stores that have low or no surcharges.

**Where can I use the Benefit Security Card?**
- Use the Benefit Security Card at banks and stores where you live.
- You can use your Benefit Security Card at ATMs where you see the QuestSM mark or HonorSM mark.
  At stores, look for the Quest mark.

**What if I have a problem?**
Call Georgia’s Customer Service Help Line, toll-free, at 1-888-421-3281.

**Whom can I call for more information?**
You can call the Federal agency that pays you for more information about your choices. The toll-free telephone number for each agency is listed below.

**Social Security 1-800-722-1213**
*(For Social Security and Supplemental Security Income)*

**Veterans Affairs 1-877-838-2778**
*(For Veterans payments)*

**Office of Personnel Management 1-888-767-6738**
*(For Civil Service salary or Retirement Payments)*

**Railroad Retirement Board 1-800-808-0772**
*Call this number for your local Railroad Retirement Board office*

Source: Financial Services Education Coalition
Dear Friend:

SENIOR SENSE is a quarterly publication provided by your local county Extension Service office. It is prepared by Extension Family & Consumer Sciences specialists at The University of Georgia specifically for the educational needs of older Georgians.

Please contact your local Extension Service office for more information on these and related topics.

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