



# Family Matters

May/June 2003

A Family Newsletter Prepared by Iowa State University Extension Family Specialists

## Prepare Now for Sudden Emergencies

The next time disaster strikes, you may not have much time to act. Whether the disaster is a tornado, power outage, flash flood, fire, or something related to terrorism, having a plan is helpful and alleviates fear of the unknown.

**Create an emergency communication plan.** Choose an out-of-town relative or friend who family members can contact to check on each other in the event of a disaster. This contact should live far enough away that he or she would not be effected by the same event. Make sure everyone has that contact's phone number in his or her purse, wallet, school, car, and place of work.

**Assemble a disaster supply kit.** This kit should contain nonperishable food and water (at least 1 gallon per person per day). Identify the storage date of the water and replace it every 6 months. Include a radio; a flashlight with extra batteries; specialty care items for babies, the elderly, and pets; and toiletries.

Following is a list of Web sites with more information. You also can call the Iowa Concern Hotline at (800) 447-1985.

[www.redcross.org/services/disaster/beprepared](http://www.redcross.org/services/disaster/beprepared)

[www.fema.gov/areyouready/](http://www.fema.gov/areyouready/)

[www.ready.gov](http://www.ready.gov)

## Make Menu Planning for Spring Events Easier

Figuring out the amount of food to prepare for graduation parties and spring receptions is always a challenge. One thing to think about is the refrigerator space available for perishable foods. Make a plan for using slow cookers and roasters to keep hot food hot and serving dishes set in ice to keep cold foods cold. The space and equipment you have available also will influence your menu. Do not leave perishable foods on your buffet table at room temperature longer than 2 hours.

To serve 100 people, you will need 3-4 gallons of punch, 2-3 pounds of coffee, and 2-3 pounds each of mints and nuts. Beverage amounts also depend on the size of cup you select. Plan on 2-3 ounces of thinly sliced meat per sandwich or four to six servings per pound. Allow 3-4 ounces of cooked meat per loose meat sandwich.

## Surgeon General Says Physical Inactivity is Hazardous to Your Health

A regular, preferably daily, regimen of at least 30 minutes of exercise *will* reduce your risk of developing coronary heart disease, hypertension, colon cancer, and diabetes. A decrease in breast cancer has now been added to the list as well.

Only 25 percent of adults meet this guideline. That means that three out of four adults are not lowering their risks of developing these major health problems. Don't leave them at an elevated risk! Get them moving!

## New Project Can Help You Save

If you want to save money, one valuable step is to set a goal, then write it down and tell someone. A new project gives you a way to do that. *America Saves* is sponsored by the Consumer Federation of America in cooperation with extension and other organizations. Its only purpose is to help Americans build their savings.

*America Saves* is free and it's easy, too. Sign up by setting a goal and sending it in on a very short enrollment form. You'll receive a quarterly newsletter giving encouragement and ideas for saving. After a year, the Consumer Federation of America will ask how you are doing and whether you want to sign up for another year. It's a simple project, designed to help you put your money where you want it to go. For more information on *America Saves*, contact your county extension office or go to [www.americasaves.org](http://www.americasaves.org)

## When Working Teens Save...

Teens with regular earnings can reach substantial savings goals because most of their income is available for discretionary use. A teen who works 10 hours/week at minimum wage may bring home about \$200/month. Saving even half yields excellent results: \$100/month invested at 5 percent for 2 years will provide more than \$2,500. Add an extra \$1,000 each summer (if he or she works more hours at his or her job), and the teen will have nearly \$5,000 after 2 years.



Starting early yields even greater results. Imagine a 12 year old earning money from baby-sitting or lawn mowing who saves \$10/week for 3 years, and then at 15 gets a better-paying job and saves \$30/week. After six years of saving (with 3 percent interest), that young adult will have nearly \$6,700!

### Teens who *spend* all their income take two risks:

- 1) They miss the opportunity to invest in their future, which may mean they'll incur more debt while in college.
- 2) They develop expensive habits that may lead to problems in college and early career years when their financial obligations will be greater.

## Families: Plan for Summer Fun

It is easy to shift into high-spending gear when summer arrives. With children out of school and special events such as fairs, festivals, and vacations on the schedule, expenses can spiral out of control.

The last thing you want is to arrive at fall with a big batch of bills to pay. Raiding savings accounts isn't a great answer either – you'll sacrifice other goals and reduce your overall financial security.

*Planning* is key to paying for the special opportunities that summer brings. Decide in advance how much money is available (per week or per month) for recreation and special treats. Remember to include small costs like snow cones and ice cream as well as more substantial costs. Let family members know what is available.

Consider keeping that “fun money” in cash, so it is easy to see the balance go up and down as you add more each week and as you spend. Remember to set aside enough for special events (county fair, community festival, etc.). It is often easier for children and teens to accept limitations when they see that the reason is to make funds available for other, more important activities.

It is important that parents and children share in selecting priorities; each family member's needs and wants must be considered respectfully. Compromise will be necessary. Creative solutions often result!

## Iowa Concern Launches New Web Site

You know Iowa Concern as a 24-hour, confidential telephone hotline (800-447-1985) that helps people cope with stress or financial/legal difficulties.

*Iowa Concern is now also online!*

[www.extension.iastate.edu/iowaconcern](http://www.extension.iastate.edu/iowaconcern)

You'll find frequently asked questions, an e-mail the expert feature, links to other resources, and an opportunity for one-on-one, live, confidential chat.

## Learn, Have Fun, and Make Happy Memories During Family Vacations

Special vacation moments can last a lifetime in precious memories for both children and parents. At the same time, vacations can be frustrating and unhappy when family members feel extra stress instead of relaxation and enjoyable togetherness.

Children are apt to participate more willingly if they get to help to make the plans. Obviously, parents have a say also, especially in terms of the expense involved. Perhaps the adults could make a list of affordable alternatives for the family to select from.

If there are disagreements between members about where to go and what to do, take turns choosing. Categories of activities to choose from could include sporting events, museums, performances, or visits with relatives. Once you know where you are going, check the library or the Internet for books, maps, and other travel materials to share with your children.

Older children can write letters to tourist bureaus or chambers of commerce in places you plan to visit. They will not only have a chance to practice their letter-writing skills, they'll also get mail and gather information you can use to plan the vacation.

### How to pick walking shoes

**Twist'em** - Grasp each end of the shoe and twist. The shoe should twist in the middle.

**Bend'em** - While pushing from the ends, the shoe should bend easily in the ball of the foot.

**Poke'em** - With the shoe sitting on a flat surface, press down on the toe box area. The heel of the shoe should lift. Do the same in the heel and the toe box should lift. This provides the spring necessary for a good walking shoe.



## Help Keep Kids Safe on Home Playground Equipment

Use these simple tips to make sure your home playground is safe.



**1. Choose the right equipment.** The American Society for Testing and Materials has published a voluntary standard for home playground equipment, ASTM F 1148. Check to see if the equipment you purchase meets this standard.

**2. Install equipment properly.** Follow the manufacturer's instructions for proper installation. Do not install equipment over hard surfaces such as concrete, asphalt, soil, or hard-packed earth. Provide enough clearance around pieces of equipment and fences, buildings, flower beds, and other backyard features.

**3. Provide a shock-absorbing surface under and around equipment where a child might fall.** Acceptable protective surfacing materials include sand, gravel, wood chips, and double-shredded bark mulch. The depth of material needed is related to the height of the equipment and the specific type of surfacing material. In general, a depth of 12 inches of loose-fill surfacing material should be used for equipment up to 8 feet high.

**4. Maintain equipment.** Inspect equipment and surfacing regularly to make sure both are in good condition. Check for loose or worn hardware; protrusions or projections such as nails, protruding bolt ends, and open "S" hooks that can catch clothing or can cut or scratch a child; splinters, large cracks, or decayed wood parts; and missing or broken pieces. Remove, correct, or repair any of these conditions immediately.

**5. Help children play safely.** Supervise children when they play. Do not let children play on equipment that doesn't match their age and development. Teach children how to use equipment safely. Dress children for safety by avoiding loose-fitting clothes, clothing with strings, sandals, and other items that can be hazardous while playing on equipment.