

Family Matters

September/October 2002

A Family Newsletter prepared by Iowa State University Extension Family Specialists

Sizing Up Group Participation

Most of us belong to a number of groups ... groups of different sizes, purposes and histories. There can be hobby groups, book clubs, community activist groups, groups with religious purposes or a variety of social groups. Some are more effective and enjoyable than others. In Grooming, Gossip and the Evolution of Language, psychologist and researcher Robin Dunbar reports that group size influences group productivity and cohesion.

Studies reveal that people don't work as effectively or feel connected to a group unless they have at least *one* satisfying relationship with someone in that group. Working in pairs or triads can be an effective strategy for building trust and connection within a larger group. Assigning tasks to pairs may also help a newcomer become more involved or may revitalize a stagnant group.

Four is the number of people most conducive to group discussion. Dunbar's research indicates that adding a fifth person decreases involvement because several

individuals will dominate. If the goal of a group is to get creative, straight-forward ideas from participants, dividing a larger group into groups of three or four first will maximize participation and produce better results. Each small group can then report back with their shared ideas.

Six is generally the ideal number for a working group. Tasks can be easily divided and decisions can be reached rather quickly. However, if innovation and creative solutions are important, more people are usually needed. Brainstorming thrives with groups of ten or more.

Ten to fifteen people seems to be the ideal number to make a strong team. Dunbar suggests that employing this number works best for a difficult or long-term goal. Smaller groups within this team can be used for tasks, discussions or developing unity.

"One size fits all" is a theme not consistent with group dynamics. Whether it is to build connection, generate new ideas or complete a long-term project, group size can make a difference.

What are you doing today to ensure your financial security in later life? Are you building wealth? Is your net worth increasing annually?

Wealth or net worth is the total dollar value of what you own. Increasing your wealth builds a financial foundation for your future plans.

Consider these questions:

* If you make a good salary today and spend every penny now, what will you have to live on in later life?

* Do you have debt; credit card, auto loans, student loans or a home mortgage? Will these obligations be paid before you retire?

* If you are having problems living on what you earn today, how will you be able to repay debt when you are living on a fixed income in retirement?

* Do you contribute to an IRA, 401 (k), 403 (b), Roth IRA, or some other tax advantaged retirement plan? Tax deferred retirement plans allow you to contribute pre-tax dollars.

Observe today's seniors. Talk with friends and relatives who are retired and ask what they would change if they could plan again for retirement? Even if your future does not turn out exactly as you plan today, people who plan are better positioned for the future, whatever it may bring.

To learn more, visit your county ISU Extension office and ask for the **Retirement: Secure Your Dreams series – PM 1816 - 1826** or visit our web site at <http://www.extension.iastate.edu/financial/>

Finding Dollars to Invest

Do you find yourself living paycheck to paycheck? "Finding" dollars to invest can often be a challenge, but it is possible.

How much do you spend on pop, candy, ice cream cones, coffee latte, cigarettes, or beer in a week? By buying one less per day, or week, how much would you save?

If you save \$1 per day for a year you will "find" \$365 to invest for your future. If you can save \$3 per day for a year you will have "found" \$1095.

Some people save all their coins, spending only dollars and their coins are placed into a savings account. Others clip "cents off" coupons, and put away the amount they save at the store. A part-time job is another way to "find" money to invest.

2001 Credit Card Usage Analysis

Among undergraduate students ages 18-24:

- Undergraduate students are carrying credit cards in record numbers.
- The percentage of students carrying at least one card in 2001 has risen 24% since 1998.
- 92% of students have a credit card by their sophomore year.
- 2001 Median credit card debt = \$1,770 — an increase of more than 43% from 2000!
- 21% of undergraduates owed between \$3,000 and \$7,000 — a 61% increase from 2000!
- Average number of credit cards grew to 4.25 in 2001 from 3 in 2000.
- Students in the Midwest carried the highest balance.

If you would like to sign up for free weekly e-mail tips visit the ISU Financial Counseling Website at <http://www.fcs.iastate.edu/financial>

*(Dr. Mark Oleson, LMFT, RFC, AFC)
Director of ISU Financial Counseling Clinic)*

Healthy Teen Training in October

Healthy Teen Development is a concern of many people in the community - teachers, ministers, volunteer leaders and others. There will be an opportunity in October to learn of important research findings and applications for professionals who work with teens and their families. That opportunity is a national satellite series sponsored in part by ISU Extension on October 17 and 24. Contact your local Extension office for more details.

A Serving of Food

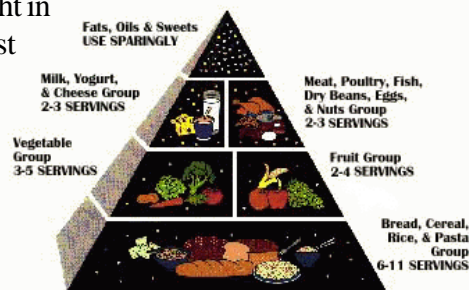
How much are you eating? Many people don't take the time to translate their portion sizes into standard serving sizes from the Food Guide Pyramid. This can make it difficult to keep your weight in a healthy range.

For example, a portion of spaghetti is very likely to measure 2 cups, which is equal to 4 servings of grains from the Food Guide Pyramid. A cup of tomato sauce put on top of the spaghetti is equal to 2 servings from the vegetable group. Six ounces of meat sauce equals 2-3 servings from the meat and bean group. Add 2 slices of garlic bread and you have 2 more servings from the grain group.

Here's what you need to remember:

- A **portion** is the amount of food you choose to eat. There is no standard size and no single right or wrong portion size.
- A **serving** is a standard amount used to help give advice about how much to eat or to identify how many calories and nutrients are in a food.

Many items sold as single portions actually provide 2 or more Pyramid servings. So if you are trying to keep your weight in a healthy range be aware of not just what you are eating but also how much you are eating.



Ten Mistakes to Avoid When Walking

1. Over striding – the power of your walk comes from pushing with the back leg and foot. If you are trying to walk fast, concentrate on taking shorter, quicker steps.
2. Wrong shoes – get fit for the right shoe.
3. Flapping, slapping “Flat” feet – learn to roll through the step with your forward foot instead of flattening it out prematurely.
4. Forgetting to use your arms as you walk - remember to bend your arms 90 degrees and swing them naturally back and forth opposite the leg motion.
5. Swinging arms from side to side – keep elbows close to the body.
6. Keeping your head down – Look up!!!
7. Leaning and Swaying
8. Wearing the wrong clothes – layering clothing works well – hats on sunny days.
9. Not Drinking Enough Water – drink before, during and after walking.
10. Over training - take a day off now and then to let your body repair, build muscle and store up energy.

(Source: *Walking for Health... Walking with Joy*, Mercy Medical Center – Des Moines)

Eat Smart When Eating Out

Does fast food have to be fat food? Not if you make good choices at the fast food restaurant.

What are some of the better choices?

- If you must have a burger, skip the sauce, cheese and other condiments.
- Order pizza by the slice instead of the pan. Topping no-no's are extra cheese, olives, sausage and pepperoni. Better picks: onions, peppers and mushrooms.
- Many pizza parlors feature salad bars; choose from the variety of fresh vegetables and avoid the high-fat dressing and salads swimming in dressing.
- Choose low-fat milk or fruit juice instead of a soft drink or shake.
- Order a child's portion. Smart fast food eating is not just a matter of what you eat. Eating slowly will help. The key is to savor your food, bite by bite.