

Family Matters

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A Family Newsletter prepared by Iowa State University Extension Families Specialists

Water: The Forgotten Nutrient

With all the talk about protein, carbohydrate, and fat, it's easy to forget about the most important nutrient — water. Each day we need at least 8 cups of fluid, and more when it is hot and especially if we are working outdoors in the summer.

Healthy Water Habits:

- Start the morning with a glass of water as soon as you get up (before coffee!)
- Always carry a water bottle and drink from it often.
- Keep a large mug or bottle of water on your desk at work or home. (Wash it daily).
- Don't pass a drinking fountain without taking a sip.
- Order water with lemon at restaurants and sip it while waiting for your meal.
- Set goals for yourself. Example: No coffee until drinking a cup of water or no afternoon soda until finishing a water bottle.

New Farm Bill

The new farm bill adopted in May of 2002, calls for the listing of the country of origin for meats and fresh produce by September 2004. This includes beef, pork, chicken, fish, peanuts, fruits and vegetables.

Food products that are included in processed foods, such as frozen dinners, are exempt. The law also does not apply to food sold by restaurants or served by institutions, such as hospitals.

Is Celery Nutritious Calorie Burner?

Celery is a good food, but not a nutritional powerhouse. Celery is mostly water, with a little carbohydrate, so it is very low in calories (about 6 calories per stalk). A large stalk has a small amount of potassium, vitamin C, folic acid, and fiber. It has 35 milligrams of sodium—not much but more than most vegetables. Like all vegetables and fruits it contains phytochemicals which provide health benefits.

Its crisp texture and taste make celery a good low-calorie snack. It also adds flavor to soups, salads, and stews.

Chewing celery does not result in a net loss of calories as some people claim. The idea of “negative calories” is a myth. Eating celery won't subtract inches from your waistline. But at least it won't add any.

Supplements to Burn Fat

Is it possible to make your body burn more calories? Can you really burn fat while you sleep? You read ads that promise just that. Claims are made for products that contain the ingredient, ephedra.

Ephedra is a cardiovascular and central nervous system stimulant that increases heart rate, blood pressure, and metabolism. However, revving your heart rate and blood pressure can cause irregular heart beat, high blood pressure, chest pains, tremors and even stroke, heart attack seizure and death. A healthful weight is important, but the path followed to get there needs to be a safe one.

Organizing Documents: A Key to Family Communication

There are lots of reasons to organize documents - having your files in good shape saves money and time, and also reduces stress. Here's another: to promote communication with other family members about important issues.

Imagine this scenario...

You've been anxious to tell your _____ (wife, husband, adult child, ...) more about your basic finances: insurance coverage, debts, investment decisions and progress and plans, who is named as executor in your will. If something happened to you, they would need to know. But they always put you off. One Saturday, after spending a couple hours filing papers and discarding unneeded items, you say: "Come here and let me show you what's in each drawer."

That simple discussion, in which you show them the files for insurance policies and financial accounts and so on, can get them started down the road to understanding some of the key information they need to know. In the process of showing them the files, you can explain useful background information, describe any plans you are working on, find out what they already know and get their input into future decisions. You can even make plans for additional discussions in the future.

Organizing documents, and then telling others what you have done, can open the door to communication about topics that may be considered sensitive or difficult.

Farmers Markets Everyone Wins!

Shopping at your local farmer's market is a great way to get reasonably-priced fresh fruits and vegetables that are usually higher in quality (both nutrition and taste) than produce you find in a store. An added bonus: when you shop at a Farmer's Market you support your local economy!

For listings of Farmer's Markets and of fruit and vegetable growers in your area, call the Iowa Department of Agriculture Farmers' Market Bureau at (515) 281-5402 or see their website:

(www.agriculture.state.ia.us/Farmersmarket)

Consolidating Student Loans

Interest rates on student loans have dropped to about 4%, and many people who are in the repayment phase will benefit by consolidating their loans now to lock in the current low rates. If you have recently graduated, you can reduce your interest rate even further (below 3.5%) by consolidating while you are in your grace period; you will, however, need to begin repayment immediately following consolidation, losing any remaining months of your grace period.

Choosing a lender for consolidation. Since these interest rates are set by the government, there is no need to comparison shop for rates. Instead, compare other features:

- Interest rate reduction for setting up automatic payments
- Interest rate reduction for consecutive payments (for example, 0.5% after six consecutive on-time payments)
- Application fee or consolidation fee
- What repayment options are offered?
- How is interest capitalized (monthly, quarterly, annually)?
- Deferment and forbearance options available.

Summer Financial Skill-Building

Seek out ways to give your children practice with financial decisions, especially those middle-school age and above. Some summer ideas:

- Avoid handing out money on request for fun and snacks. Instead, give a weekly amount and let them plan so that lasts the week
- Involve them in vacation planning and choices
- Involve them in back-to-school spending decisions (or put them completely in charge!)

Financial Website for Kids:

The Mint www.themint.org

Topics include starting a business, saving and investing, using credit cards, money quizzes, budgeting, learning and earning. A joint project of the Northwestern Mutual Life Foundation and the National Council on Economic Education.

Avoid The “Great Escape” When Traveling With Children

Alakazam! How did they do that? There were no strings attached, no magic black holes – yet no matter what you do, you can’t seem to keep your child in the car seat. Your toddler has truly mastered the art of the “great escape”.

For parents, keeping young children restrained while riding in the car is a common problem. For young children, especially those between 9 and 24 months, complaining and climbing out of the car seat is not unusual behavior.

Research shows that child safety seats, when used correctly, can reduce fatalities among children less than 5 years old by 71 percent. You understand that when your child is not properly restrained in a vehicle they are likely to suffer severe injuries in a crash, however your child does not. They must be taught that the car seat is their place in the car.

Start this life-saving habit on your baby’s very first ride and never let your child ride any other way. Use a car seat every time, on every trip. Don’t make the deadly mistake of using a car seat only on freeways or for long trips. Most car crashes happen within 25 miles of home. If your child rides with friends, relatives or child care providers, be sure they have a correctly installed

safety seat and that they use it every time the child is in the car.

Try the following ideas for teaching your toddler to stay buckled up.

- Introduce your child to a new car seat with a short trip for fun.
- Make regular stops to stretch; sing songs together.
- Have some special books and soft toys for the car.
- Show your child that everyone else in the car is restrained.

If your child complains or climbs out of a car seat follow these steps.

- Stop the car right away and put the child back in the car seat.
- Tell the child the car will not start again until he or she is fastened in the child restraint seat.
- Be firm and don’t make “exceptions”.

Remember, resistance is usually just a passing phase and most children can be taught to stay properly restrained in a few days or weeks.

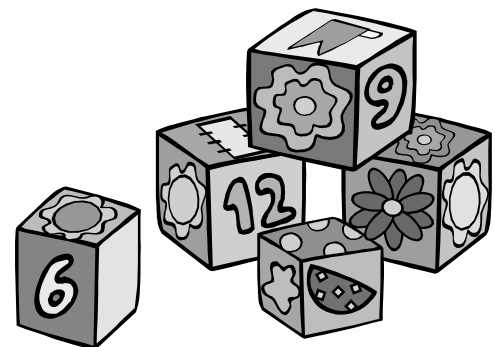
Play is a Child’s Work

Play is a child’s work. It’s the way they learn about and make sense of the world. Parents can provide a well-balanced variety of toys and play equipment to help with the child’s work. These might include:

Creative toys, such as blocks, paints, crayons and rhythm instruments

Toys to develop ***fine muscles***, such as pegboards, lacing cards, pounding benches, puzzles.

Gross motor toys, such as trikes, wheel borrows, climbing bars. Toys for make-believe, such as dolls, dress up clothes, telephones.



Toys to experiment with, such as magnets, magnifying glasses, simple games.

Remember, ***you*** are your child’s favorite “toy”. Don’t expect good toys to take the place of quality time spent with you!