



# Family Matters

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A Family Newsletter prepared by Iowa State University Extension Family Specialists

## Approaches to raising children

Have you ever witnessed a parent trying to hush a whiny toddler by continuously offering him candy IF he behaved? Or overheard an angry voice in the grocery say, "Shape up, or ELSE!" to a wide-eyed, silent preschooler as the adult roughly yanked her by the elbow?

Shopping excursions can provide interesting insights in ways parents deal with their children. But a single parenting behavior or incident may not accurately reflect how a parent generally interacts with his child.

There are different "parenting styles" which adults tend to incorporate into their child-rearing activities based on their beliefs, values and philosophy. These revolve around issues of control and nurturance. Studies indicate there are essentially broad patterns of parenting or "parenting styles" which are related to a child's future success and well-being: permissive, authoritarian, and authoritative.

**Permissive parents** are basically child-centered and attempt to accept and affirm the child. They tend to be lenient, avoid confrontation, and let the child regulate his own activities as much as possible and generally lack parental control. Studies show that children from very permissive homes tend not to control their emotions well; have trouble persisting in challenging situations and thus perform less well in school, and are more likely to be involved in problem behaviors.

**Authoritarian parents** emphasize firm control and expect obedience without explanation. They

place a high value on responsibility and preserving order. How the child feels or thinks is not a priority. Studies indicate children raised in highly authoritarian homes are not as likely to be involved in problem behaviors and often do well in school, but report low self-esteem and higher rates of anxiety and depression.

**Authoritative parents** attempt to impart clear standards for their children but use discipline which encourages respectful communication and reasoning. These parents focus on being warm and responsive to the child's individuality while having high expectations for good behavior. This parent explains reasons behind rules, listens to objections, and still keeps a bottom line. Children raised with these parenting practices have been shown to have higher self-confidence and emotional maturity, do well in school, have positive social skills, and report few problem behaviors.



**Love and limits** are two key words in the authoritative parenting approach. This strategy combines a nurturing and responsive attitude towards each child while at the same time demonstrating firm and appropriate expectations for good behavior. Studies consistently indicate this parenting style is the most likely to help children succeed academically and socially.

## Team Up to lighten up

When you are making your New Year's resolutions, don't forget about Lighten Up Iowa – the program designed to promote physical activity and good nutrition for Iowans.

**It's time to sign up!!!** The team approach to healthier living starts January 10. Adult teams participate under Lighten Up Iowa; Children participate under Go The Distance. For more information and entry forms go to: [www.lightenupiowa.org](http://www.lightenupiowa.org)



## What are trans fats?

New York City has banned the use of **trans fats** in restaurants - so what is a *trans fat*?

- *Trans fat* is a specific type of fat formed when liquid oils are made into solid fats like shortening and hard margarine. A small amount of *trans fat* is found naturally primarily in some animal-based food such as butter, milk products, cheese, beef, and lamb.
- *Trans fats* are found in vegetable shortenings, some margarines (especially in margarines that are harder), crackers, candies, cookies, snacks foods, baked goods and other foods made with or fried in partially hydrogenated oils.
- Higher intakes of saturated and *trans fats* and dietary cholesterol raise LDL (bad) cholesterol. An elevated LDL increases the risk of coronary heart disease. Unlike saturated fat, *trans fat* lowers HDL (good) cholesterol in the blood.

To lower your intake of *trans fat*, saturated fat and cholesterol check the Nutrition Facts panel. When comparing like products, add both the grams of saturated fat and *trans fat* to find the lower number and determine the best choice.

## Specifics about E.coli 0157: H7

The specific strain of E.coli in recent alerts has been found in a variety of foods and locations, according to Sam Beattie, ISU Extension food safety specialist. Beattie says it is generally associated with fecal contamination of soil, water, food, hands and environment - in one case, air.

According to Beattie, a person ill with 0157:H7 can easily contaminate others if they don't follow proper hygiene. Hand-washing is critically important in working with ill people.

Beattie reports that this strain of E. coli seems to be particularly infectious; only 10 to 100 organisms may be needed to make a person ill. Initial symptoms include abdominal cramps and watery diarrhea. Fever does not usually occur.

In most healthy adults the illness runs its course in about eight days. Young children and elderly may have very severe complications that include anemia and kidney failure, fever, and neurological issues. This makes it extremely important to feed children well washed produce, properly cooked meats, and pasteurized juices.

## Hand washing makes a difference

A hand washing study with 305 school children in Detroit, Michigan showed dramatic results.



Children who washed their hands four times per day (on arrival at school, before lunch, after recess, and before leaving school) had 24% fewer sick days due to respiratory illness and 51% fewer days lost because of stomach upset than did children in classrooms without scheduled washing.

Wash up and be healthier.

## New Year is time to start something new - financially

Need a change - financially? Make 2007 a year when you take one or more actions to improve your finances! Consider the following suggestions, and then choose at least one to work on. *Remember to involve your family when appropriate.*

**Set financial goals.** It takes discipline and focus to postpone spending so that you can work toward a goal that may be years (or even decades) away. That's why having specific goals is so important. Put a date and price on each financial goal, then break it down into smaller pieces. Example: "I want to buy 4 pieces of furniture for my living room. To do that I will save \$50/month for two years." When a goal is clear, and broken down into achievable steps, you have a great chance of reaching the goal!

**Commit to saving regularly.** Small amounts add up over time. Investing \$2,000 per year from age 20 to age 66 will result in a retirement account of \$975,000, assuming an 8% average annual return. Savers who wait until age 30 to begin saving \$2,000 per year will have \$440,000. Waiting until age 40 to begin reduces your results to \$188,000. Start early and pay yourself first in order to reach your important long-term goals.

**Accumulate an emergency fund of at least two to three months' expenses.** This is a savings fund reserved specifically to meet emergencies or unanticipated bills, or to cover monthly living expenses if your paycheck stops. Make this emergency fund a priority, and discipline yourself to only use this money for real emergencies. If you withdraw from the account (such as for an unexpected medical expense), consider it a loan and pay yourself back on a predetermined schedule, just as you would any other bill.

Building an emergency fund will take time – often a couple of years – but it will provide valuable stability and security for your family. A good

emergency fund will prevent you from falling back on expensive credit card debt when unexpected events occur.

**PowerPay®** your debt. Making "power payments" is a method to systematically put you on the path to being debt free. A power payment is an enhanced payment to a particular creditor. As soon as one debt is totally repaid, the monthly payment from that account is applied to another debt. The result can be hundreds, or even thousands, of dollars saved on interest payments and getting out of debt months or years earlier.



Go to [www.powerpay.org](http://www.powerpay.org) and do a free PowerPay® analysis for yourself to find out how much you can save. OR Contact your county ISU Extension office to ask for a PowerPay® fact sheet. Mail in the worksheet as instructed and you will receive an easy-to-read analysis that shows how much you will save. The PowerPay® website is secure and non-commercial (operated by Utah State University Extension); if you have your PowerPay® analysis done by ISU Extension staff, the service is free and confidential.

**Maintain a low debt-to-income ratio.** Monthly consumer (non-mortgage) debt payments should be 15% or less of monthly take-home pay. Example: \$275 of debt payments divided by \$2,500 of net pay equals a consumer debt-to-income ratio of 11%.

**Increase your personal financial literacy.** Knowledge is power. Iowa State University Extension offers publications and presentations on a variety of consumer and financial topics. Inquire through your county ISU Extension office or check out our resources on-line at [www.extension.iastate.edu/finances](http://www.extension.iastate.edu/finances).

*Some material for this article originated with Rutgers Cooperative Extension.*