



Family Matters

January/February 2005

A Family Newsletter prepared by Iowa State University Extension Family Specialists

Making Memories

What do you remember most about your early years? Is it the extra spelling lesson you labored over one weekend or listening to the rain pound on the roof after a hot, sticky day while sitting on the porch with your dad?

Is it the extra soccer practices you attended or licking drips of ice cream from the cone at the kitchen table when your aunt visited that summer? Was it the clay pot you made at art class or walking the dog through the leaves with your grandpa?



While spelling, sports practices, and art classes are important, it is often the free time that provides us with the best memories of our childhood. These are the times that nourish our souls after a

hard day. It is this spirit of childhood that reconnects us with who we are, even years later.

More seems to define our lives... children must do more to learn more, adults must work more to earn more... and we all end up with less - time together, that is.

But our lives do not need to be stuffed like a holiday turkey. As we start a new year, take time to think about the memories you may be making with your family, whether your children are 2, 12 or 32.

Take control in 2005. Schedule less for more free time!

Dealing With Disappointment

If you parent a teen, sooner or later a time will come when they face a disappointment. They may face not making first string on the football team, not getting the spot on National Honor Society, or finding out their boy/girlfriend left them for a classmate.



Whatever the cause of the disappointment, your reaction can make the difference in how your teen copes. Here are some ideas to help:

- Remember that you can't protect your teen from receiving hurtful words from anyone but you. Don't add to the bad feeling with your own hurtful words.
- Remember that no event (no matter how important) makes a person a failure. Although it may sound trite, disappointments are opportunities to grow and learn.
- Emphasize the feeling of disappointment. Stop talking and let them feel; disappointment is a feeling that will pass with time.
- Listen carefully. Respond to their feelings, not your own.
- Don't lecture. Let them think things over and talk to you. They don't need you to point out what went wrong.
- Let the disappointment be your teen's. We all hurt for our children and your child's disappointment may bring back memories of your own. But this one belongs to your teen, not you. Let your teen express it, help them examine it if they want your help, and let them move beyond the disappointment. Don't dwell on the past.

Strive For Five In 2005 With Lighten Up Iowa!

Iowans who are looking for an extra incentive to stick with their New Years resolutions should look no further as the third year of Lighten Up Iowa is set to kick off Jan. 19.



A five-month competition that encourages Iowans to develop healthy activity and eating habits, Lighten Up Iowa is a team competition that recognizes achievement in two areas: weight loss due to healthy, appropriate diet and accumulated activity in the form of miles. Iowans are encouraged to form teams (two to ten people) and then use the competition as motivation.

Nearly 20,000 people have participated in Lighten Up Iowa between 2003 and 2004. Healthy eating and increased physical activity resulted in more than 4.9 MILLION MILES of activity and losing 33 TONS of weight.

Lighten Up Iowa is brought to you by the Iowa Department of Public Health, Iowa Games and Iowa State University Extension.

Entry forms currently are available at www.lightenupiowa.org. The Web site has a team captain handbook full of details on how to form teams, challenge others in your community to participate and how to use a pedometer to encourage behavior change. Enrollment can be done directly from the Web site. Information for signing up for the project may also be obtained by contacting your ISU Extension county office.

Antiviral Tissues



Have you seen these advertised? These tissues have a middle layer with an antiviral material that is activated by moisture (a blown nose). However, hand contamination is still the main way germs are spread. So proper hand washing is still necessary.

Stopping Germs At Home, Work And School

The main way that illnesses like colds and flu are spread is from person to person in respiratory droplets of coughs and sneezes. We know that some viruses and bacteria can live 2 hours or longer on surfaces like doorknobs and desks.

To stop the spread of germs, cover your mouth and nose when sneezing or coughing and wash hands often. Wash hands with soap and warm water for 20 seconds (about the time it takes to sing the Happy Birthday song twice!).

Strong immune systems help to resist illnesses or overcome them more quickly. In addition to hand washing get plenty of sleep and physical activity, drink water and eat good food to stay healthy this winter.

Which Soap To Use?

Soap used to be simple. Now it is a complex mixture of different chemicals with different functions.

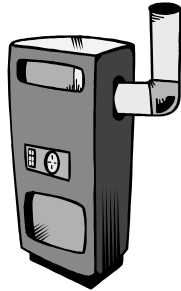
- Antibacterial soaps contain a chemical that is effective against a variety of bacteria. Are they necessary? Not really since the major effect of soap is to physically remove bacteria from the skin. Additionally antibacterial soaps are ineffective against most viruses.



- Bar soap and liquid soaps are both effective at removing soiling and bacteria. The important concept is to prevent bar soap from sitting in a soap soup and to allow it to partially dry between uses.
- Hand sanitizers are mainly alcohol which kills bacteria and some viruses on contact. They are effective against respiratory viruses but not against intestinal viruses. Hand sanitizers are generally ineffective on soiled hands.

Time For A New Furnace?

Older furnaces have efficiencies of 56% to 70%, while modern conventional heating systems can achieve efficiencies as high as 97%, converting nearly all the fuel to useful heat for the home. Conservation efforts and a new high-efficiency heating system can often cut fuel bills in *half*.



A new furnace is a major expense, but it may pay for itself in ten years or less by reducing energy costs. In addition, some utility companies offer incentive rebates to customers who install an efficient furnace.

If your furnace or boiler is old, worn out, inefficient, or significantly oversized, the simplest solution is to replace it with a modern high-efficiency model. Old coal burners that were switched over to oil or gas are prime candidates for replacement, as well as gas furnaces with pilot lights rather than electronic ignitions.

Purchase Tips: look for the Energy Star label; buy a system with a good warranty from a reputable company; when buying gas and oil systems, specify sealed combustion, which is more efficient and eliminates risk of dangerous gases in your home.

Before buying a new furnace, first take steps to improve the energy efficiency of your home, then have a heating contractor run a heat-loss calculation to size your new furnace.

Energy-efficiency improvements will enable you to save money by buying a smaller furnace. A properly sized furnace will also operate most efficiently.

Home Energy Audit – For help in deciding if it’s time for a new furnace, and what size furnace is right for you, ask your utility company if it offers free home energy audits to its customers. An audit usually includes an assessment of current furnace, insulation, window heat loss, and an estimate of how much you might save through energy-saving measures like adding insulation or purchasing a new furnace.

For more information: www.energy.gov

Energy Conservation website for kids:

www.energyhog.org

The energy hog campaign is sponsored by the U.S. Dept of Energy, the Home Depot, the North American Insulation Manufacturers Association, and 20 state energy offices.

+++

More websites...

www.extension.iastate.edu/financial/newyear.html

Financial topics for a New Year from ISU Extension.

www.recalls.gov

A "one stop shop" for product recalls by all U.S. Government agencies. It helps you obtain the latest recall information, report a dangerous product, and learn important safety tips.

Earned Income Tax Credit

The Earned Income Credit (EIC) boosts the total income of workers who meet certain requirements and file a tax return. It is a refundable credit, which means that even if no tax was withheld from your paycheck, you can receive the credit as a refund.

How to apply? File a tax return!

Even if your income is low, and you would not have to file, prepare a tax return anyway to see if you qualify for the credit.

	Workers with:		
	1 child	2 or more	No child*
Maximum Income:	\$31,338	\$35,458	\$12,490
Maximum Credit:	\$2,604	\$4,300	\$382

* Workers with no children must be age 25-64 to qualify for the EIC.

To learn more about the credit, see IRS Publication 596 (at www.irs.gov).

Free Tax Preparation by trained volunteers is available in many communities for lower-income families and for older adults. Call the IRS at 1-800-829-1040 to find out about sites near you. Iowa’s 211 Information and Referral lines should also have this information.