



January, 2008

Dear Risk Reducer:

Sometimes, a seemingly simple act can have a profound impact on overall health and well-being. Family mealtimes are about much more than just eating food together. Long-standing research shows that enjoying more meals as a family offers numerous health benefits – physical, mental and emotional – to children. The benefits come when family mealtimes are **positive** experiences. There are few if any benefits from a rushed family meal where parents lecture, the kids sulk, and everyone is angry at the end of the meal. Family meals have a positive effect on nutrition. Eating more family meals is associated with a higher intake of fruits, vegetables, grains, and calcium-rich foods, as well as lower soft drink intake. Teens who eat more family meals have higher intakes of key nutrients like calcium, iron, vitamins A,C, E, B and folate, as well as fiber.

Research suggests that five or more family meals per week are probably best for kids. Families can enjoy healthful meals together morning, noon, or night – at home, in a restaurant, or on a picnic. Eating together does not mean a perfect family every night of the week – nor that parents have to feel guilty when schedules seem too crazy for everyone to sit down together. Like anything else worth having in life, eating meals as a family gets better with practice.

Healthily Yours, Written by:
Barbara Anderson, Family
Nutrition & Health Specialist. Provided by
Paulelda Gilbert, Nutrition Specialist serving
Greene, Hardin, Hamilton, Humboldt, Marshall,
Tama, Wright and Webster Counties.

A HAPPY
NEW YEAR

Coconut Cream Pie Without Guilt

8 oz. container of fat-free light coconut crème pie yogurt

1 tablespoon light whipped cream

Top yogurt with the whipped cream and enjoy!!

Calories – 130, Fat 0 g.

A cup of frozen yogurt would be double the calories for a half cup; a real slice of coconut cream pie would be 480 calories.

We Get Questions

How many different kinds of fats are there?



There are four major fats in the foods we eat: saturated fats, trans fats, monounsaturated fats and polyunsaturated fats. The four types have different chemical structures and physical properties. The bad fats, saturated and trans fats, tend to be more solid at room temperature (like a stick of butter), while monounsaturated and polyunsaturated fats tend to be more liquid (like liquid vegetable oil).

Fats can also have two different effects on the cholesterol levels in your body. The bad fats, saturated and trans fats, raise bad cholesterol (LDL) levels in you blood. Monounsaturated and polyunsaturated fats don't seem to raise bad cholesterol levels and are beneficial when consumed in moderation.

There are nine calories in every gram of fat, regardless of what type of fat it is.

Source: American Heart Association

What's in Your Work Place Vending Machines?

Food is everywhere we go, all day, every day. With many people struggling to control their weight in our food filled surroundings, it's good to have some healthier choices available. So here are some tips for stocking a healthy vending machine in your work place environment.

Baked or reduced fat chips
 Reduced fat cookies and crackers
 Fig bars
 Pretzels
 Canned Fruit (lite or packed in own juice)
 Animal crackers
 Popcorn (lite or low-fat – 5g. or less per serving)
 Graham Crackers
 Granola Bars Cereal Bars
 In the refrigerated units
 100 % fruit juice or vegetable juice
 Yogurt (low-fat or fat-free)
 Reduced- fat cottage cheese or pudding
 Fresh fruit
 Mini carrots or other pre-packaged vegetables
 Salads with low-fat; non-fat dressing choices
 Bottled water

Your Favorite Food - Is It Worth It?

Food	Cal.	Miles of walking by:	
		150 lb. Person	175 lb. Person
Krispy Crème® 1 gazed, cream-Filled doughnut	340	3.4	2.9
M&M's® 1.69 oz.	230	2.3	2.0
Large French Fries	520	5.1	4.4
Quarter pound Hamburger	430	4.3	3.7
Snickers® bar, 2.07 ounces	280	2.8	2.4

Eating Out Survival Tips

Here are some suggestions for healthy restaurant eating:

At a steakhouse – Choose a 6-ounce steak or smaller. The leanest cut will be those with “loin” as part of their name, or round or flank steak. Ask to have all of the visible fat trimmed as your steak is prepared.

At a Mexican restaurant – Choose made-to-order dishes. Pre-made entrees are often high in sodium and fat. Choose corn tortillas because flour tortillas may contain lard.

At a Chinese/Japanese restaurant – Sweet-and-sour, plum and dark sauces has less sodium than oyster, soy or bean sauces. Choose steamed instead of fried rice.

At an Italian restaurant – Portion size may be large – consider sharing an entrée or package half to take home. Stuffed pasta dishes, (ravioli, tortellini, manicotti, cannelloni, and lasagna) are high in fat and sodium. Choose tomato sauces instead of Alfredo sauces.

At a family style of American style restaurant – Choose broth-based soups. Choose mashed potatoes without gravy or baked potatoes that you top with low-fat sour cream. Choose fruit or sherbet for dessert.

Healthy Dipping - Cocktail Sauce

1 cup cocktail sauce
 ½ cup Spicy Hot tomato juice
 ½ cup finely chopped green olives
 2 tablespoons finely chopped celery
 1.5 lbs shelled and deveined cooked shrimp

In a medium bowl, stir first four ingredients. Serve with the shrimp. Enjoy!!!

Serves 17 2- tablespoon servings, 30 calories, 1 gram fat (0 saturated, 0 trans), 320 mg. sodium.

Money for Life

January 2008

Dear Readers,

Credit can be a successful financial management tool. Using credit allows you flexibility in managing your budget to purchase goods and services when they are needed the most, not when you have the cash on hand to pay for them. You are offered credit because people trust you to repay them within a stated period of time.

Wise consumers keep credit use at a safe, manageable level, but this is difficult because reading contracts can be confusing and calculating the actual cost or finance charges requires knowledge and math skills.

It is important to remember:

- Budget your credit spending carefully.
- Shop around for the lowest total finance charges.
- You should establish a debt limit and stick to it.
- Credit contracts should be read carefully and questions answered before you sign.
- Do not depend heavily on credit to pay for day-to-day living expenses.
- Pay your bills on time to insure that you can continue to use credit.
- Credit is best used for items where their value will outlast the installment payments.
- Buying on credit nearly always costs more than buying the same item with cash.

Credit management strategies can be used to:

- Avoid the overuse of credit.
- Lower the total amount of debt.
- Shorten the term of debt.
- Reduce interest and finance charges paid for the use of credit.

Periodically, get a copy of your credit report and check it for accuracy and completeness. This is especially important before making large purchases where you plan to use credit, such as for a car loan or a mortgage. In many cases credit reports have minor inaccuracies that need to be corrected. Sometimes there are errors that might result in your being turned down for a loan

(to correct an incorrect credit report, use the form provided by the credit reporting agency).

If you have recently been denied credit, employment, insurance, or rental housing based on information contained in your credit report, you are entitled to a copy free of charge from the company that issued the report on which the credit denial was based.

Credit Reporting Agencies:

- [Equifax](http://www.equifax.com), 1-800-685-1111
- [Experian](http://www.experian.com), 1-888-397-3742
- [Trans Union](http://www.transunion.com), 1-800-916-8800

Online Credit Score Reports:

- [MyFiCO](http://www.myfico.com/), <http://www.myfico.com/>
- [Equifax](http://www.equifax.com/home/), <http://www.equifax.com/home/>
- [eLoan](http://www.eloan.com/), <http://www.eloan.com/>

America Saves (<http://www.americasaves.org/>) is a nationwide campaign in which a broad coalition of nonprofit, corporate, and government organizations help individuals and families save and build wealth. Services are provided to participants free of charge. Through information, advice, and encouragement, the America Saves program assists those who wish to pay down debt, build an emergency fund, save for a home, save for an education, or save for retirement. To participate in the America Saves program visit <http://www.americasaves.org/enroll/>.

FAQ Insurance

Do I need life insurance if I am 28 and single?

It is best to make financial plans based on your current lifestyle and marital status, not what it could be in the future. This is especially true if you are not currently in a long-term relationship. Therefore, if you don't have any dependents who are counting on you to provide for

their needs, you probably don't need life insurance. You should, however, have adequate automobile and homeowner's (or renter's) insurance, health insurance, and disability insurance to replace your income if you are unable to work due to accident or illness.

What is the elimination period on a long-term care (LTC) insurance policy?

The elimination period is the number of days of care (provided at home and/or in a nursing home, depending on the policy) that someone has to pay for out of pocket before benefits begin. Generally, the longer the elimination period (e.g., 90 days versus 30 days), the lower the premium for a specific amount of LTC coverage. Be sure to "read the fine print" in a policy to determine when the elimination period actually begins and what qualifies. (For example, a policy may or may not count time spent in a hospital as part of the elimination period.)

What is the difference between term and whole life insurance?

If you want insurance protection only, and not a savings and investment product, buy a term life insurance policy. If you want to buy a whole life, universal life, or other cash value policy, plan to hold it for at least 15 years. Canceling these policies after only a few years can more than double your life insurance costs. Check the National Association of Insurance Commissioners Web site (www.naic.org) or your local library for information on the financial soundness of insurance companies.

How can I get the best price for home insurance?

You can save several hundred dollars a year on homeowner's insurance and up to \$50 a year on renter's insurance by purchasing insurance from a low-price, licensed insurer. The Iowa Insurance Division (<http://www.iid.state.ia.us/>) can show typical prices charged by different licensed companies. Then call at least four of the lowest priced insurers to learn what they would charge you. Make certain you purchase enough coverage to replace the house and its contents. "Replacement" on the house means rebuilding to its current condition. Make certain your new policy is in effect before dropping your old one.

How much homeowner's insurance should someone have? You should insure your home for at least 80% of

its replacement value. Insurance companies require this amount of coverage in order for you to be fully reimbursed for a partial loss. A licensed property and casualty insurance agent can help you determine a proper amount based on local housing values and building costs.

What is the benefit period in an insurance policy such as disability income insurance? A benefit period, which is found in long-term care insurance policies as well as disability income insurance, is the maximum amount of time that benefits will be paid on behalf of the insured. In disability insurance policies, benefit periods can be stated as a number of years of coverage (e.g., three years) or as a specific age (e.g., coverage up to age 65). Generally, the shorter the benefit period, the lower the premium for a specific monthly disability income benefit amount.

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Life Enrichment Senior Series
is
Making Our Retirement Exceptional!

Intellectual ■ Social ■ Emotional ■ Physical ■ Spiritual ■ Vocational

Today, older adults are looking forward to retirement that may last 30 years or more. The increase in retirement years has created a need for wellness programs designed to improve quality of life by helping older adults stay active and vital. This is the very reason that several area partners have joined forces to bring you the Life Enrichment Senior Series.

<p>Emotional Wellness</p>	<p>Wednesday, January 23, 2008, 2pm: <i>Understanding the Person Behind the Personality.</i> Come and join Cheryl Clark, Family Life Field Specialist with the ISU Extension to have fun discovering your personality and learn how to understand and accept others.</p> <p>Wednesday, January 30, 2008, 2pm: <i>Sleep Disorders.</i> Presented by Dawn Byrne, R.EEG T, and supervisor of the Neurodiagnostic/Sleep Disorder Department at TRMC.</p>
<p>Physical Wellness</p>	<p>Wednesday, February 27, 2008, 2pm: <i>Are Those Aches & Pains Actually Arthritis?</i> Presented by Dr. Ed DeHaan, Fort Dodge Community Health Center Medical Director.</p> <p>Wednesday, March 5, 2008, 2pm: <i>More Ways to Stay Naturally Healthy!</i> Presented by Dr. Kathy Fritchen, Naturopath, RYT.</p>
<p>Spiritual Wellness</p>	<p>Wednesday, April 23, 2008, 2pm: <i>The Power of Prayer.</i> Presented by Joan Olson, Coordinator of Fort Dodge Community Bible Study.</p> <p>Wednesday, April 30, 2008, 2pm: <i>Exploring Spirituality.</i> Presented by Phil Somsen, Chaplain, Trinity Regional Medical Center.</p>
<p>Vocational Wellness</p>	<p>Wednesday, June 4, 2008: <i>Time & Talents Hobby Fair.</i> Finding ways to spend your time in fun and meaningful ways is an important aspect of Vocational Wellness. Come and see how local hobby enthusiasts are doing!</p>

All programs will be held in the Celebration Center on the Friendship Haven Campus. If you have any questions or need directions to our campus, please call 573-6000 or go to www.friendshiphaven.org.



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Dear Friends:

Enclosed is the new format for the Family Matters Newsletter. It will now consist of two newsletters, one called ***Food and Fitness*** and other is ***Money for Life***. The last page will contain information related to current events in Webster County. Note this month is the flyer about the “Less is More” series at Friendship Haven, co-sponsored by ISU Extension. You will continue to receive this newsletter every other month.

Another change we want to make you aware of is that the Webster County Extension Office has moved to the southeast side of the Crossroads Mall (217 South 25th Street, Suite C12, between the Sears and Younkers wings – look for the big red Iowa State University awning).

We will be having an Open House on Thursday, January 10th, from 5:00 p.m. to 6:30 p.m., with a Chamber ribbon cutting at 5:30 p.m. Please come and join us for refreshments, tours and informational displays. We are proud to be sharing space with Webster County Farm Bureau, North Central Iowa Small Business Development Center and SCORE.