

Family Ties

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Northwest Area Family Newsletter
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Conquer Your Time Traps

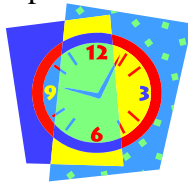
Every day has 24 hours, yet many people feel that they never have enough time. Juggling business, school and family commitments leaves many people “stressed out”.

Families tend to over commit their time and energy and end up having too much to do and too little time in which to do it. We cannot manufacture more time, but we can make better use of the time we have.

Managing time does not mean working harder, it means working smarter — that is, using the time available to accomplish what is truly important.

Start by concentrating on what you are doing. The greater your ability to concentrate, the more successful you can be at anything. Practice staying focused on the task at hand.

Families should keep track of how they spend their time for a week. There are 168 hours in a week. Families often are surprised when they discover how they are spending their time. Then try these ideas to help conquer time traps.



Set priorities. Look at your goals, values and commitments. Decide what do you want to accomplish. Then decide what needs to be done, what doesn't need to be done and what can be delegated to others.

Use “prime time.” Each person has “prime time,” that time of the day when he or she is the most energetic. Make good use of that time.

Make room for family time and personal time. Block out time for priority activities, like doing a family project together or taking personal time to read a book. Do not let anything interfere with this time.

Tell yourself, ‘Great job!’ Often it is a struggle to get out of time traps, and it may take a while for others to see your success. Congratulate yourself when you eliminate a time trap.

Simplify your Life

Have your Social Security benefits, pension payment and other income automatically deposited into your bank account each month. Direct deposits are safe, reliable and convenient. Also arrange with your bank to automatically pay your mortgage, utility bills, insurance premiums and other recurring charges. Doing so takes the hassle out of making scheduled payments and helps avoid late charges or service interruptions.

Telephone banking allows you to use your touch-tone phone to confirm that checks or deposits have cleared, get your latest balance or transfer money between different accounts at the same bank. And if you own a home computer, consider banking and bill paying quickly and easily over the Internet, 24 hours a day, seven days a week. Internet banking and bill paying is usually free of charge or it costs less than what you'd spend on postage.

Organize and Protect Important Documents

Make sure your bank and brokerage statements, insurance policies, Social Security and company pension records, and other personal and financial papers are in a safe place and easy to get to.

As the victims of recent hurricanes, floods and other disasters have learned, it's wise to take extra precautions with essential records. For the most important original documents, such as wills, passports and birth certificates, seal them in airtight and waterproof containers to prevent water damage. Make backup copies and consider giving duplicates to loved ones – or at least let them know where to find your records in an emergency.

Consider renting a safe deposit box at your bank for certain papers that could be difficult or impossible to replace, such as birth certificates and originals of important contracts. Don't put into a safe deposit box anything you might need in an emergency, such as your passport or medical-care directives, in case your bank is closed for the night or weekend. Also, many experts generally advise against putting a will in a safe deposit box because, in many states, there may be complications accessing the will after the person dies. And remember that copies of wills aren't valid. Perhaps the best approach is to ask your attorney for guidance. For the most important papers you keep at home, consider an inexpensive but durable home safe.



Take Precautions with Old Accounts

For the benefit of your heirs, either dispose of proof of old bank and brokerage accounts, life insurance policies and other assets you no longer own or clearly mark them as being sold or cashed in. Otherwise, loved ones who discover the information after your death could waste a lot of time and effort researching these mystery accounts when there is no money or property to be claimed.



In most cases, after a certain number of years of being "unclaimed," assets are transferred to the state government, where they still can be claimed by the rightful owners. You also can begin a search for assets of any sort that have been sent to a state by going to the web site of the National Association of

Unclaimed Property Administrators
www.unclaimed.org

Beware of frauds involving companies offering to "find" your unclaimed property. There are reputable companies that, for a fee based on actual recoveries will help people who don't want to take the time to research unclaimed property or whose cases may be unusually complex. But some companies may charge fees up-front based on misleading claims or for services you could easily perform on your own.

Update your will and other legal documents

Who will inherit your savings accounts and other property when you die? Who else should have access to checking accounts to pay bills if you're hospitalized? What kind of medical treatments do you want to receive — or avoid — if you become critically ill? These are the kinds of questions you should be asking yourself, preferably in consultation with family members and your lawyer or other experts. Your answers to these questions may require actions involving important legal documents and how you set up various bank accounts.



Some matters may be handled as part of your will. Others may involve having or updating a "durable power of attorney" (authorizing someone to handle your finances, property or other personal matters if you become mentally or physically incapacitated), a "living will" (instructions about future medical care if you become ill and are unable to communicate your wishes) or a "health care power of attorney" (designating a family member to make decisions about medical treatment). Having these health – related directives can prevent unwanted and potentially costly medical procedures.

You may want to hire an attorney specializing in elder law or "estate planning" (how money and property and other assets can go to your heirs with a minimum of costs, taxes and hassles).

Eat More Dry Beans! There Are So Many Health Benefits!

March is National Nutrition Month®. The theme this year is *Step Up to Nutrition and Health*. If we look to healthy eating guidelines to help us “step up,” we find a recommendation to “get the most nutrition out of our calories.” That means choosing the most nutritionally rich foods you can from each food group each day – those packed with vitamins, minerals, fiber and other nutrients but lower in calories.

Dry beans are good for your health, and certainly fit the category of “nutritionally rich foods.” They are packed with many health benefits including fiber, protein, zinc, magnesium, phosphorous, potassium, folic acid, thiamine, riboflavin, niacin, calcium and iron. Dry beans contain no cholesterol, and are low in fat and sodium.

Quick and Easy Ways to Add Dry Beans

- Top salads with drained, cooked beans.
- Add cooked beans to your favorite soup – canned or homemade.
- Top cornbread with chili.
- Add beans (such as black beans) to your favorite salsa.

So Many Varieties

There are many varieties of dry beans. Chickpeas, pinto beans, kidney beans, black beans, garbanzo beans, and white navy beans are just a few. Canned beans are convenient and easy to use. Open; drain off liquid; rinse with clear water; drain, and use.

Vegetarian Chili

(from ISU Extension’s “Friendly Favorites,” Nutrition Calendar 2004)

Makes 10 servings, 1 cup each

Ingredients:

- 2 (14.5-ounce) cans diced tomatoes
- 1 can garbanzo or kidney beans
- 1 can black beans
- 2 cups frozen corn
- 1 onion, chopped
- 3 to 4 teaspoons chili powder
- Pepper, to taste

Directions:

Put all ingredients in a large pot. Bring to a boil. Simmer 10 minutes.



(If you drain and rinse the beans before use, you may need to add a little water or tomato juice to “thin” the chili.)

Nutritional analysis per serving: 153 calories, 1.3 g fat, 0 mg cholesterol, 341 mg sodium, 30.4 g carbohydrate (7.2 g dietary fiber), 7.4 g protein

This chili is good served with corn muffins, fresh vegetable relish (carrots, celery, green pepper strips, etc), and milk. Some people like to put a little shredded cheese on top of each bowl of chili as it is served.

Eating Better Together

The most important part of family mealtime is simple – *the family*. Eating meals as a family can actually improve children’s food habits. They tend to eat more fruits, vegetables and dairy foods at meals shared with their parents.

Shared meals have more subtle effects, too. Children learn by *modeling themselves after their parents*. So parents,

- Choose a variety of foods.
...It takes a wide variety of foods to provide all the nutrients we need to stay healthy and strong. Choose foods packed with vitamins and minerals, protein and carbohydrate for meals and snacks.
- Eat more fruits and vegetables.
...Select colorful fruits and vegetables like strawberries, oranges, blueberries, watermelon; fresh spinach, tomatoes, sweet potatoes or yams, carrots, broccoli, etc.
- Eat more whole grain foods.
- Choose low-fat and fat-free dairy products.
- When eating out, choose a restaurant that offers a wide range of choices such as baked or grilled items for main dishes or sandwiches, and nutritious side dishes.
- Control calorie intake to manage body weight.
- Be physically active every day.

