

Family Ties

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Fruity Splash: Blend low-fat strawberry milk with fresh banana slices and ice.

Salsa Roll-Up: Spread 2 tablespoons of shredded Monterey Jack cheese on an 8" whole-wheat tortilla; roll up; dip in salsa – enjoy.

Yogurt Pops: Freeze squeezable yogurt for a quick and creamy popsicle.

Source: National Dairy Council. See: www.3aday.org

More Ways to Add Calcium

- ✓ Make a salad with dark-green, leafy vegetables.
- ✓ Serve broccoli or cooked, dry beans as a side dish.
- ✓ Top salads, soups, and stews with a tablespoon or two of low-fat or fat-free shredded cheese.
- ✓ Toss tofu with added calcium into a stir fry or salad. Strips or chunks of tofu work best.
- ✓ Add low-fat or fat-free milk instead of water to tomato soup – and to oatmeal or other hot cereal.

Make the Time for Physical Activity

We can all come up with a long list of reasons (or excuses) for not being more physically active. Time, equipment, no facility... What's on your list? So skip the excuses, let's just get started.

- Get up a little earlier and take a brisk walk. Invite family members to join you.
- Get involve in your children's activities. Play at the park, play in your yard; invite neighbors to join in the fun.
- Never drive when you can walk. If you can't walk the whole distance, park further away and walk part of the distance.
- Double up. Walk in place while you talk on the phone.
- Take a physical activity break instead of a coffee break. Walk for 10 minutes and take a bottle of water along for refreshment and rehydration.



For more information...

Visit www.extension.iastate.edu/nutrition

..for nutrition and health information and resources.
..Scroll to the bottom of the page for "Food, Recipe and Activity of the Week." Sign up to receive the tips weekly in your e-mail.

Northwest Area Family Newsletter
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Are You (and Your Children) Eating Enough Foods with Calcium?

Seven out of 10 boys and 9 out of 10 girls don't get the calcium they need to make and maintain strong bones. Actually, not eating enough calcium is a concern for the whole family. If you are not eating the recommended amount as the parent, then your child may not be getting enough either.

Children and adults can get the calcium they need by enjoying at least three servings of milk, yogurt or cheese each day. Choose low-fat or fat-free calcium-rich foods most of the time.

Dairy products (low-fat or fat-free milk, yogurt, cheeses) are the recommended way to get calcium and other nutrients like vitamin D and potassium. Some vegetables contain calcium, but large portions are required to get the amount of calcium you need. Some foods have added calcium (fortified), but they may not have other vitamins and minerals found in dairy.

If you drink a lot of soft drinks, fruit juices, fruit drinks and/or sport drinks instead of milk, you might not be getting enough calcium and other important nutrients. So drink milk more often.

For strong bones, physical activity is a must most days of the week. Physical activity, mostly weight-bearing exercise (running, walking, playing basketball, etc), is encouraged as part of an overall healthy bone program. Visit www.3aday.org for more information.

Tasty Snack Ideas

Flavor on-the-Fly: Fat-free flavored milks are perfect anywhere you go. Just take, shake and sip!

Following Through: Agreements between Parents and Teens

Following through is a good skill to practice to improve a golf swing. It's also an important skill for parents to practice to help their kids learn to accept responsibility.



In parenting, following through means doing what you say you will do. For parents of young children it may mean taking away a child's privilege of playing with a favorite toy for the rest of the day after he or she ignores a warning not to use it as a weapon.

Follow-through with teens starts with friendly discussion and information gathering and sharing. Next, kids decide what they will do, and parents decide what they will do. Then parents follow through on their decision.

It's a simple process unless parents get sidetracked. Virginia Molgaard, author of the ISU Extension Strengthening Families Program for Parents and Youth 10-14, describes four problem areas for parents:

1. Wanting teens to have the same priorities that parents have. Teens may not care what anyone thinks about their messy rooms even though their parents care.
2. Criticizing, judging and name-calling, instead of focusing only on the task or issue. This is demonstrated when parents say things such as "How can you live like such a pig?" or "What kind of irresponsible person are you?" instead of "Our agreement was that you would clean your room by 6 p.m."
3. Not getting specific agreements in advance. For example, how clean does the room have to be and by when?
4. Not maintaining dignity and respect for both the teen and the parent.

Once an agreement has been reached and the teen has failed to keep the agreement, try simple reminders.

Simply saying 'Agreement' in a respectful manner often works better than a lecture or wordy reminders. Sometimes a look, a raised eyebrow, a pointed finger or hands on the hips can be more effective than any words at all. This nonverbal communication works best when done with a friendly attitude. If your child follows through, then it's a good idea, later on, to thank him or her for keeping the agreement.

It can be difficult for parents to stick to agreements instead of giving in. When parents are concerned about being manipulated by their teenage children, they should make sure they are clear on their own limits before discussing the situation with their teens. What are the parents willing to allow, and what are they willing to do?

When we say we are going to do something and then we don't follow through, we teach our children negative life skills. They learn they don't have to keep agreements. If we don't, why should they? They also learn our word doesn't mean anything and they may follow our example.

In addition, they learn to manipulate and that they can get away with all kinds of behavior because they don't have to be accountable. They even may learn that love means getting people to "give in."



Follow-through never involves threats. It allows parents to keep their power while letting kids keep theirs. Once we get in the habit of using follow-through, we can maintain a sense of humor when things don't go perfectly. It can actually enrich relationships with our teens. But just like a golf swing, it's important that we follow through consistently with our children.

Higher Insurance Coverage

For the first time in more than 25 years, Congress has raised the limit on federal deposit insurance coverage, which protects against loss if a banking institution fails. However, the higher insurance limit only applies to certain kinds of retirement accounts that people may have at banks and savings associations insured by the Federal Deposit Insurance Corporation (FDIC) and at credit unions insured by the National Credit Union Administration (NCUA).



The higher insurance coverage applies primarily to traditional and Roth IRAs (Individual Retirement Accounts). Also included are self-directed Keogh accounts for state government employees, and employer-sponsored “defined contribution plan” accounts that are self-directed, which are primarily 401(k) accounts. In general self-directed means that the consumer chooses how and where the money is deposited.

Under the FDIC’s new rules, which took effect on April 1, 2006, all of your deposits at the same insured bank that are in this broad category of retirement accounts are added together and the total is insured up to \$250,000. Your retirement accounts also are separately insured from any other deposits you may have at the same institution.

This increase to \$250,000 for retirement accounts is important because many people saving money for their retirement have accumulated well in excess of \$100,000. With the higher FDIC coverage, more Americans who rely on banking institutions for safety and easy access will know that more of their money for retirement will be completely protected if their banking institution were to fail. There’s also the added convenience for people who, previously, might have gone to more than one institution to get full coverage of retirement deposits of more than \$100,000.

Future Increases in Coverage

The new law establishes a method for considering an increase in the insurance limits on all deposit accounts (including retirement accounts) every five years starting in 2011 and based, in part, on inflation. Otherwise, your accounts will continue to be insured as described.

In addition to this overview of the new law, here are some important reminders:

No depositor has lost FDIC-insured funds as a result of a failure. Fortunately, failures are rare nowadays. But if your bank or savings association were to fail, FDIC insurance would cover your deposit accounts, dollar for dollar, including principal and accrued interest, up to the insurance limit.

FDIC insurance only applies to deposits, not investments. The FDIC protects checking accounts, savings accounts, CDs (special accounts you’d typically hold for anywhere from one month to five years) and other types of deposits. The FDIC does not insure the money you invest in products such as mutual funds, stocks, bonds, life insurance policies and annuities – even if you purchased them from an FDIC-insured institution.

If you or your family has \$100,000 or less in all of your deposit accounts at the same insured institution, you don’t need to worry about your insurance coverage. Your funds are fully insured.

For More Information

The FDIC Web site at www.fdic.gov has consumer resources, including the brochure *Insuring Your Deposits* and the Electronic Deposit Insurance Estimator, an interactive tool allowing you to get a summary of your FDIC coverage. Or, call toll-free 1-877-ASK-FDIC (1-877-275-3342) Monday through Friday 8:00 a.m. to 8:00 p.m., Eastern Time. For the hearing-impaired, call 1-800-925-4618.