

# Family Ties

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Northwest Area Family Newsletter  
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## *School's out and Summer Learning Begins*

School may be out for summer, but opportunities for learning never stop. While learning in school features form and structure, summer offers the chance for informal and more experiential learning,

\* Attend your community library's summer reading program. These programs often are free and geared to children at a variety of ages. Your library program can excite young readers by linking activities to a favorite book.



\* Travel to your county fair to see a variety of animals. View the exhibits that local 4H'ers made and get ideas for projects you can make at home. Check the

schedule so you can attend the working exhibits that allow children to get involved in hands-on activities. Some fairs even designate family day and have special activities just for children.

\* Check your community calendar for free concerts in the park. You and your children can explore different types of music and locations to discover what you enjoy.

\* Explore your inner artist. Enjoy a summer theater production as a member of the cast or as part of the audience. Plays allow children to see the world from a different perspective and point in time. They

also can serve as a great starting place for learning more about a specific person, story or time period.

Learning also can occur without leaving home.

\* Take a virtual vacation. Pick a location and then see what you can learn about its history as well as current offerings. Try searching the World Wide Web or call that town's chamber of commerce and request a visitor's guide. To add to your research, try making a recipe from food commonly served in that area.

\* Share a skill you enjoy. Children are eager to role model the adults in their lives. By sharing a special interest with your children, you are letting them know that you think they are important. A young girl once reported to her teacher that the best thing she did during the summer was learn how to make macaroni and cheese from her mom.

\* Try new activities together. Ever wonder how to make clay or maybe how to grow a flower garden? Ask your children questions about what they are interested in and show them that you share their curiosity. This helps children know that learning never stops, regardless of age. Stumped on where to start? Check out books from your local library for ideas or search family friendly Web sites.



In no time at all you will be asking, 'Where did our summer go?'

## *Identify Theft Issues*

Companies or institutions that keep personal information about you have an obligation to safeguard it. However, the information they hold may be accidentally disclosed or deliberately stolen. If your information falls into the wrong hands, it may be misused to commit fraud against you.

If you get a notice that your personal information may have been compromised, taking certain steps quickly can minimize the potential for the theft of your identity.

## ***Fraud Alert***

You have the right to ask that nationwide consumer reporting agencies place a “fraud alert” in your file to let potential creditors and others know that you may be a victim of identity theft. Creditors must follow certain procedures to protect you. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. That agency will notify the other two which also must place fraud alerts in your file. Contact them at:

- \* Equifax: 1-800-525-6285
- \* Experian: 1-888-397-3742
- \* TransUnion: 1-800-680-7289

An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

## ***File Disclosure***

An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA.

See [www.ftc.gov/credit](http://www.ftc.gov/credit) All consumers are entitled to one free credit report every 12 months from each nationwide credit bureau. To order reports, call toll free 1-877-322-8228 or request online at [www.annualcreditreport.com](http://www.annualcreditreport.com)

## ***Documents Related to Fraud***

You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information. A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents.

## ***Blocking of Information***

If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file. An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.

## Everything You Wanted to Know.....

- Ever wonder when those pork chops or burgers you are grilling are actually 'done'?
- Interested in a delicious recipe for a marinade for grilled meat, or a cherry salad recipe?
- Want to know the health benefits of summer berries for you and your family?
- Would you like to get a weekly e-mail tip featuring a new fruit or vegetable recipe, nutrition information, and ideas for fun physical activity?
- Wondering what to substitute in a recipe that calls for 'self rising flour' when you don't have any on hand?

All of this and so much more can be found on the nutrition page of the Iowa State University Extension website. Start with the Extension home page : <https://www.extension.iastate.edu/> On the left-hand column click on 'Food, Nutrition and Health' from there you'll be surprised what you will learn! Don't forget to click on Answerline:



From this link you can learn information about food preparation, food safety, nutrition and also cleaning, parenting, and more. You can also call Answerline with your questions:

Call toll-free Monday through Friday, 9 a.m. - noon and 1 - 4 p.m.

- 1-800-262-3804 (in Iowa)
- 1-800-854-1678 (in Minnesota)
- 1-800-735-2942 (Relay Iowa phone linkage for deaf and hard-of-hearing individuals)

*"If you pet it, Don't forget it,*

*Wash your hands!"*

Look for this slogan posted around your local county fair grounds this summer. The red and gold 8"x10" posters are a reminder to 4-H'ers and all visitors to the fair to wash their hands after they touch animals... especially before they eat!



## Quick and Healthy Meals

It's hot... you're busy... who wants to cook? It's times like these that families dash off to a fast food restaurant or eat something 'full of fat, full of sodium, but quick,'. Iowa State University Extension can help you plan ahead for quick meals and give you ideas on how to make convenience meals more nutritious. Publications on this information can be accessed from the internet at:

[https://www.extension.iastate.edu/healthnutrition/nutrition/quick\\_healthy\\_meals.htm](https://www.extension.iastate.edu/healthnutrition/nutrition/quick_healthy_meals.htm)

Or call your local county ISU Extension office and ask for the following publications on quick and healthy meals:

[How to Serve Quick Healthy Meals](#) (pdf)

[Tips to Make Convenience Foods Healthier](#) (pdf)

[Time-saving Tips for Quick Meals](#) (pdf)

[Quick Recipe and Meal Ideas](#) (pdf)

Iowa State University and U.S. Department of Agriculture cooperating Extension programs are available to all without regard to race, color, national origin, religion, sex, age or disability.