

# Family Ties

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Northwest Area Family Newsletter  
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## *Cooking a Better Way*

You *can* cook healthier at home without sacrificing flavor. Just follow these suggestions to make your own recipes a little lower in fat and calories.

### **Cook with little fat**

Start with low-fat ingredients, and keep them low in fat through the cooking method that you choose. For example:

- \*Use a nonstick skillet. It usually requires very little fat for cooking.
- \*Use a vegetable oil/nonstick cooking spray to lightly coat the pan or just a little vegetable oil.
- \*Bake, broil, microwave, grill, or steam.
- \*Avoid frying or pan frying. Most recipes can be adapted by baking items instead or by using less fat.

### **Reduce the fat**

- \*Use fat-free salad dressing or a small amount of oil and vinegar to dress salads.
- \*Measure, don't pour!
- \*Wherever possible use liquid vegetable oil instead of shortening, lard, butter or margarine.

### **Choose lean protein**

- \*Lean cuts of meat or poultry include:
  - ...Chicken or turkey – white meat, no skin
  - ...Tenderloin of beef
  - ...Pork loin
- \*Select seafood without breading or topping
- \*Trim excess fat before cooking.
- \*Use less: A 3-ounce serving is about the size of a deck of cards. Think of your meat, poultry or fish portion as 1/3 of the plate. Fill in with more vegetables, fruit, whole grains.

### **Choose low-fat dairy products**

There are many products on the market to help you make healthier choices in the dairy case.

- \*Milk - 2%, 1%, fat-free (skim)
- \*Yogurt – low-fat and fat-free
- \*Low-fat and fat-free sour cream
- \*Reduced fat and fat-free cheeses – cottage cheese, cream cheese, shredded cheese, etc.

### **Use more – fruits and vegetables**

Fruits and vegetables, for the most part, are naturally low in fat and sodium.

- \*Add vegetables to casseroles, soups, stews and pasta dishes.
- \*Use fruits for dessert.

Source: Food and Health Communications; *How to Cook a Better Weigh*

### **“Bake a better way” - Alter your recipe**

Here's a pumpkin bread recipe that's sure to please ... Tasty; great for a snack or with fruit and yogurt for lunch.

- \*Has less vegetable oil than other recipes; has low-fat yogurt in place of egg and some vegetable oil; has whole wheat flour for one-half of the flour.

### ***Pumpkin Bread***

Makes 1 9"x5"x3" loaf; 16 slices

- 1 cup canned pumpkin
- ½ cup granulated sugar
- 2 tablespoons vegetable oil
- ½ cup plain low-fat yogurt
- ¾ cup all-purpose flour
- ¾ cup whole wheat flour
- 1 teaspoon baking powder
- 1 teaspoon soda
- 1 teaspoon ground cinnamon
- ¼ teaspoon salt

In large mixer bowl beat together pumpkin, sugar, oil, and yogurt. In a medium bowl combine the flours, baking powder, soda, cinnamon, and salt; add to pumpkin mixture, stirring just until moistened. Pour into a 9"x5"x3" loaf pan that has been lightly coated with a nonstick cooking spray. Bake in preheated oven at 350 degrees F for 1 hour or until a wooden toothpick inserted near the center comes out clean. Cool on a wire rack for 10 minutes, then remove from pan and cool completely. Approximate nutritional value per slice: 105 calories, 2 grams fat, 17% calories from fat, 0 mg cholesterol  
Source: *Revise a Recipe Guidelines*, NCR 473a, ISU Extension publication.

## Say “Yes” to Family Mealtime

Family mealtime may seem difficult or even impossible in the busy lives of today’s families. But when families eat and talk together, their relationships get stronger.

It’s a goal worth pursuing, even when it’s not easy.

Family surveys show that benefits of regular family mealtime include better communication, improved nutrition, stronger family bonds and the opportunity for parents to teach important skills to their children. Shared meals also can save money and provide opportunities to plan family activities and share family needs.



Family mealtime can take place whenever two or more family members take time to eat together and share conversation. This can be at home, at a restaurant, in a park or at the ball park. And while it’s great when all family members can

eat together, it’s also worthwhile when part of the family can participate in family meals.

Try these tips on fitting family mealtime into busy schedules.

- \* Make family mealtime a priority. Set aside specific times of the week when family members will eat together.
- \* Be creative and flexible about when and where you eat. Make the most of opportunities instead of worrying about following a strict timetable.
- \* Make mealtime pleasant. Children learn social skills from listening and watching their parents. Parents can set a positive tone for family meals and set a good example by listening and sharing. Postpone negative conversations about grades or behavior problems until another time.
- \* Keep meals simple and easy.
- \* Serve nutritious foods. Encourage children to try a variety of foods but don’t try to force them to eat.
- \* Eliminate distractions. Turn off the television and radio during family meals. When the phone rings, take a number and call people back later.

Having family mealtime is possible and has many benefits. Be creative and family mealtime can work for your family.

ISU Extension has “Family Mealtime Conversation Cards” as an additional resource for family meals. Each card has a question to start a mealtime discussion. Contact the ISU Extension office in your county to get a set of these cards. (Check the list of extension offices near you at [www.extension.iastate.edu/ouroffices.htm](http://www.extension.iastate.edu/ouroffices.htm))

## Money Management is an Important Life Skill to Learn

As children return to school, they will be learning many new skills. Money management is one of the most important life skills children will use now and in the future. Children begin at a young age to learn about money, why it is important, and how it should be used. Parents play a key role in teaching these important skills.

To help you raise financially responsible people, the FDIC offers the following suggestions.

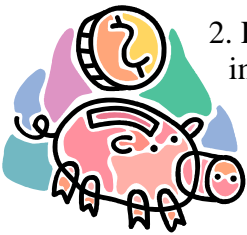
1. Give an allowance. If used as a teaching tool and not a giveaway, an allowance can be one of the best ways to teach kids, even as young as five or six, about money, taking pride in their management skills, and becoming more charitable. There are many different ways to structure an allowance and, of course, each family has to decide what’s right for them (in terms of how much allowance to give, what kinds of things the child should start paying for, and so on). Here’s one possibility, based on the advice of experts:



First, consider basing the amount of the allowance on the child’s age – perhaps \$1 per week for every year. Give the allowance money each week in small bills or coins that can be apportioned into three clearly marked envelopes or containers – one for each of the three Ss – saving, spending wisely and sharing... Decide in advance that a set amount, perhaps 50 percent, should go into savings for almost any reasonable purpose. This reinforces the concept of “paying yourself first,” which means automatically saving some money before being

tempted to spend it. Maybe another 25 percent of the allowance would go in the spending pile, for use as “pocket money” throughout the week. The remaining 25 percent would be for sharing – for charity and other forms of generosity, including birthday or holiday gifts for loved ones. The parent still is responsible for the basic necessities, such as food and clothing, but the child now starts paying for various “luxury” items, whether they’re \$1 candy bars or \$100 sneakers.

This kind of arrangement encourages children to become educated savers and consumers and to learn from their mistakes. “If kids have to come up with \$50 or more for a pair of shoes that will be outgrown or out of style in six months, they’ll think twice about buying the next pair,” says author and Kiplinger’s Personal Finance Magazine senior editor Janet Bodnar, who advises parents about kids and money.



2. Help your child start a savings or investment account. The old piggy bank still can be a fun way to introduce little ones to the concepts of saving and managing money. But at around age eight, your child may want to open a small savings account and begin learning what banking is all about, from filling out deposit slips to reviewing statements. At this age or a little older, a kid may even be ready to buy a few shares in a mutual fund or individual stock (although remember that these are investments that carry risks, including the possible loss of principal). You may also want to consider rewarding your child for sticking to a savings plan by matching or adding to the child’s contribution. The idea here isn’t for your child to make an immediate fortune (although that would be nice). Instead, you’re trying to provide a hands-on education in making financial decisions and monitoring the results (especially the mailings that bring news of interest payments and dividends). If this works pretty soon your child may be reading the business section of the paper and not just the comics and sports.

3. Jobs can teach kids to be responsible and to enjoy earning and saving money. One way is to pay a

child for extra work around the house – the kind you might hire someone else to do. This could mean cleaning the garage or babysitting a sibling on a Saturday night. Author and family finance expert Neale S. Godfrey encourages parents to maintain a list of non-urgent jobs a child can do. “Then when your offspring asks you for a second pair of designer sneakers or money to go ice skating with friends,” she says, “refer to the list.” Godfrey says this “overtime pay” helps everyone – it’s extra income for the child and a time-saver for busy moms and dads.

One topic of debate is whether it’s OK to pay for basic chores around the house, such as cleaning up the bedroom or taking care of the dog. “Some experts believe that paying for chores is a way to help children understand that if you want money you need to work for it.” says Judith Cohart, director of education for the non-profit



National Foundation for Credit Counseling in Silver Spring, MD. “But many others believe it’s only reasonable to expect children to help out as members of the family. They also say an allowance is for teaching money management, not for bribes or punishment.”

When it comes to jobs outside of the home, parents need to be especially careful. Example: An older teenager who has an after-school job for less than 10 hours a week may learn good business skills, earn some extra money and still have enough time for studies and socializing. But a teen working more than 20 hours a week could have problems keeping up in school and could be losing out when it comes to family and friends.

One of the best things we can do for our children is to prepare them for life “on their own.” Whether your kids are tots or teens instill in them a sense of responsibility when it comes to managing money, working hard and being charitable. The time you devote to teaching the financial facts of life could be one of the most rewarding investments you ever make.