

Extension to Families At Work...At Home

September/October 2007



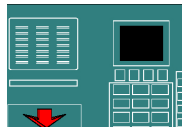
Your
money's
worth



Brenda Schmitt
2023 S. Federal Ave.
Mason City, IA 50401
Phone 641/423-0844
Fax 641/423-2642
schmitt@iastate.edu

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On-Line Banks



Several on-line banks have begun offering interest rates on checking accounts that rival some money-market bank account rates. Most offer overdraft protection, automatic bill payment and a debit card that automatically transfer money to pay for retail purchases.

Be sure to consider the drawbacks as well as the high rates. For example, most on-line banks do not allow you to make deposits at ATMs; deposits can be made only through the mail, direct payroll deposit or electronic transfer.

To compare the latest rates on high-yield checking accounts, check out www.bankrate.com/brm/rate/chk_sav_home.asp.

Debit vs Credit Cards



Debit cards automatically withdraw funds from our bank account. Banks now provide “courtesy overdrafts” on their debit cards, allowing you to make a purchase without actually having the money in your account. The catch – you are charged a hefty fee for the service even if you did not apply for this service. If you put a \$5 DVD rental on a debit card and if the money’s not in your account, you incur a \$35 overdraft fee. Sometimes, money is in your account but isn’t available to you. When you buy gas, the station may “block” \$50 in your account to guarantee its payment. The extra \$40 is unavailable to you until the \$10 transaction has been posted. This could result in an overdraft charge the next time you use your card.

Donate Bikes

Wonder what to do with old bikes? Donate them to needy areas overseas. Groups to contact: Bikes for the World at www.bikesfortheworld.org; Pedals for Progress at 908-638-4811 or Working bikes Cooperative at www.workingbikes.org.

Rewards Cards



More than 60% of today’s credit cards offer rewards. The down side – they have a higher APR and people tend to charge more to get more. These cards could be a good deal if you pay bills in full and stick to a budget. With the typical 1% cash back of what you spend, the annual fee could easily wipe out the savings. Be sure to look for a card with no-fee. For those carrying a balance, there is a new card called Motiva that rebates the interest of the month following six consecutive on-time payments.

Co-Signer’s Liability

Want to help but don’t have the money to lend? You may think co-signing a loan is the answer. You are obliged to step in should the obligation not be met. Furthermore, one missed payment could drop your credit score if your Social Security number is on the loan or lease.

To protect yourself, be sure your name is listed as secondarily liable; not primary. Having secondary liability might help safeguard your credit score, but if the loan goes into default, you will still have to make good on the claim.



For your health



Jill Weber
3420 University Ave., #B
Waterloo, IA 50701-2008
Phone 319/234-6811
Fax 319/234-5581
jrweber@iastate.edu

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Clean Hands for Healthy Living



September is National Food Safety Month and a good time to take a look at habits related to food preparation and safety.

How many times have you, a family member or someone you know had a touch of the 24-hour stomach flu?

Chances are it was actually food borne illness and you got it from someone not washing their hands before preparing food.

The facts about food and illness:

- At least 76 million cases of food-related illness occur every year.
- At least 50 million of these are caused by viruses.
- Viruses in food come from human feces.
- Nearly a third of the population does not wash their hands after using a public toilet.
- It is the action of scrubbing, (not the type of soap) that physically removes bacteria from the skin.
- Both bar and liquid soaps can effectively remove bacteria from skin.
- Hand sanitizers are mainly alcohol which kills bacteria and some viruses after a minimum of 15 seconds contact time. They are ineffective against respiratory viruses.

Practice these handwashing steps:

1. Wet hands with warm water. and apply a small amount of soap.
2. Rub hands together until all areas are soapy and scrubbed.
3. Scrub for 15-20 seconds singing your favorite birthday song twice or two lyrics to Twinkle Twinkle Little Star once.
4. Rinse with warm water removing the soap and bacteria/viruses.
5. Dry with a paper towel.

10 Steps to a Safe Kitchen

1. Keep your refrigerator at 40 degrees or less.
2. Refrigerate cooked, perishable food as soon as possible within two hours after cooking.
3. Sanitize your kitchen dishcloths and sponges regularly.
4. Wash your cutting board with soap and hot water after each use.
5. Cook ground beef, red meat, and poultry to a safe internal temperature. Use a meat thermometer.
6. Don't eat raw or lightly cooked eggs.
7. Clean kitchen counters and other surfaces that come in contact with food with hot water and detergent or a solution of bleach and water.
8. Allow dishes and utensils to air dry in order to eliminate re-contamination from towels or hands.
9. Wash hands with soap and water immediately after handling raw meat, poultry or fish.
10. Defrost meat, poultry and fish products in the refrigerator, microwave oven, or cold water that is changed every 30 minutes.

When it comes to food safety, you control these points:

- Purchasing cold food last and getting it home fast.
- Storing - don't wait - refrigerate
- Handwashing - never fear the germs stop here!
- Cook it well or time will tell
- Serve hot food hot and cold food cold.
- Handling leftovers - if in doubt throw it out.

Learn more at:
www.foodsafety.org

Need a Good Night's Sleep?



Do you have trouble falling asleep? Do you wake up 5 hours later and can't fall back asleep? If so, you are one of over 100 million Americans who experience some form of insomnia and your sleep may be improved by better sleeping habits. Here's a few suggestions:

During the day don't take a nap. If you feel you must nap, then sleep for less than 30 minutes. Stay away from caffeine, alcohol and nicotine, all are stimulants and can make it difficult to fall asleep and stay asleep.

For your pre-sleep ritual, try to go to bed the same time everyday. Listening to soft music or spending some quiet time can make falling asleep easier. Don't eat right before bed. This can cause indigestion and interfere with your sleep cycle.

Make sure your sleeping environment is just that – a bed that is comfortable and large enough so you aren't disturbed by your bed-mate. Make your bedroom primarily a place for sleeping. Get out of bed if you can't sleep. Go into another room and do something relaxing until you feel sleepy.

Worrying actually keeps many people awake. Things that trouble you will keep your brain active which sends messages to the adrenal glands, making you more alert. Write your worries/concerns down on a piece of paper. Make a to-do list on what needs to be done tomorrow. If you do wake up in the middle of the night, ask yourself what is the first thing that I was thinking about. It is that particular issue that needs to be addressed for the anxiety to go away.

Getting Young Children Ready to Learn

Parents want their children to grow up to succeed in life. This "can-do" attitude comes from everyday experiences children have

early in life. Parents and caregivers often do not realize how their everyday interactions with young children sharpen school-readiness skills or realize they are their children's first and most important teachers.

One part of the recipe for a "can-do" kid is to develop physical skills – large and small muscle skills. Children do not automatically develop good physical skills – they require maturation and practice. Children need opportunities to be physically active everyday.

Younger children need to be able to control the smaller movements of their hands and fingers. This will be important when they learn writing skills. Children are using fine muscle skills when they grasp, touch and feel objects of different sizes, textures, and weights. You can help them develop these skills by letting them eat finger foods, or practice using a spoon.

Learning how to manage buttons, snaps, and zippers also help children learn to control these smaller muscles. Artistic play helps children develop both creative and fine muscle skills. These skills develop best when adults allow children to try things without being pressured to do them a certain way.

For large muscle development:

- Provide babies with safe spaces to reach, grab, roll, scoot, and crawl.
- Take time to watch or join children in their games.
- Arrange to take children on walks around the neighborhood or trips to the park or playground.

For small muscle development arrange for children to:

- Hold and use crayons, pencils, paintbrushes and child-safe scissors
- Glue objects to make pictures or collages
- Work with puzzles
- Pour, fill and empty containers of water, or sand
- Match and sort objects



All in the family



Janet Brown
2023 S. Federal
Mason City, IA 50401
Phone 641/423-0844
Fax 641/423-2642
jmbrown@iastate.edu

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