

Extension to Families At Work...At Home

July/August 2009

Low Cost - Family Fun



You do not need to spend big dollars to have fun with the family this summer. Here are a few low-cost

alternatives.

Area parks – Many parks have biking or hiking trails. Treat the family to a picnic and let the grandchildren or children enjoy the park's play equipment. Some cities offer summer programming for youth or even family events as a part of their summer park offerings.

Fishing – Most children enjoy the success of using even a stick with a string. Add the fun of digging up worms for bait and you have a great family event. Check with farm owners for permission to fish at local farm ponds that have been stocked with blue gills for the most success catching fish.

A change of scenery can build family togetherness while everyone enjoys the outdoors!

Men & Women View Stress Differently



What causes stress in your family? The answer seems to differ depending on your gender. A survey of 450 men and women conducted by Dolores Curran, author of *Stress and the Healthy Family*, found that both genders are concerned about financial issues, not spending enough time together and discipline for the children. However, when it came to what causes stress, the responses were very different.

Men more often cited difficulties in communicating with their children, overscheduled family activities, difficulties in their work situation and television. Women mentioned a lack of shared responsibilities in the family, housekeeping standards, guilt about not getting more accomplished, as well as self-image concerns. Understanding that men and women look at stress from different perspectives can help in talking about issues as well as finding solutions.

*Source: Family Information Service,
University of Minnesota Extension Service*

How To Get Help At Home



Summer is going fast and you see an even more hectic summer schedules ahead, who has time for housework? To

relieve some of the burden, convince others to help out. Here are some points to consider when asking for cooperation at home..... If your children or grandchildren are young

- Make a game out of picking up toys or setting the table. Give them a plastic or cloth bag and ask them to pick up 5 items.
- Treat working together on the house or yard as a time for fun! Or work towards the goal of everyone going to park, camping or another fun activity.
- Write down and post jobs that must be done daily, weekly or occasionally. Divide jobs according to age and make a plan for rotating them. Everyone can help!
- Do not pay children or grandchildren for doing routine chores, but offer ways to earn money by doing extra jobs. Make it their choice to either pay them as the jobs are completed or keep a running tally until the goal is reached such as buying an aquarium.



All in the
family



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Preserve Food Safely: Drying Canning, and Freezing



There is increased interest in vegetable gardening, locally grown food, and food preservation. You can turn to ISU Extension for excellent resources to help you with questions on food preservation.

Home food preservation is not difficult, but it does require following specific directions exactly. Always use tested recipes and directions from a reliable source. Ignoring recommended procedures can result in home canned products that will make you very ill.

Information ISU Extension provides is unbiased and research-based...unlike some articles you may stumble upon and read from the Internet. In other words, our information has a scientific basis to ensure the food you preserve and the recipes you use are done with **FOOD SAFETY** as a top priority. You can read & print off our food preservation information at: (<http://www.extension.iastate.edu/healthnutrition/food/preservation/resources.htm>).

Here is a sample of links and information you can find on this website!

1. ISU Extension Food Preservation publications-you can view, read, & print each of these documents:
 - Preserve Food Safely
 - Canning and Freezing Tomatoes
 - Freezing Prepared Foods
 - Canning Fruits
 - Canning Vegetables
 - Freezing Fruits and Vegetables
 - Making Fruit Spreads
 - Making Pickles and Pickle Products
2. National Center for Home Food Preservation-site has a great deal of advice for consumers on how to preserve foods by almost any way

possible; recipes are scientifically valid. Includes judging guides for evaluation of home preserved foods for fairs

3. Food and Drug Administration (FDA) Center for Food Safety and Applied Nutrition-large number of technical and consumer-oriented materials
4. Consumer Advice-topics are arranged by food grouping and address food safety concerns associated with each type of food
5. Approximate pH of Foods and Food Products-pH and/or acidity of food is generally used to determine processing requirements
6. BadBug Book-listing of foodborne pathogens and toxins
7. Ball Blue Book-comprehensive source for home canning information
8. USDA Complete Guide to Home Canning

Active Vacations: Another Small Step to Good Health!

Many families take a summer vacation. Make it a priority to have an active vacation! What is an active vacation? It is a vacation that includes physical activities like walking tours, visits to museums and zoos, time at a water park, biking, or other activities where the family is "moving and staying healthy."

Leave the electronic games, TV, and laptops at home...or allow them only during a specific time each day. Vacations are a time to relax...detach from cell phones, computers, and e-mail as much as you can for the trip. Play travel games and plan to take scheduled breaks during long car trips.

Stop at a park for stretch breaks, visit historical sites, or just stop at a rest stop for a quick walk to use up some of the pent-up energy. If you are stuck waiting in an airport, use the "down time" to take walks in the terminal and/or find an activity center for kids. Safe travels and have fun...be sure to keep everyone moving!

Negotiating for a Better Deal

When making any significant purchase, consider negotiating for a better deal. Here are six tips, direct from the June 2009 Consumer Reports Money Adviser newsletter.

- 1) Play nice. Rather than being demanding or issuing an ultimatum, ask “Can you work with me?” or “Can you do any better?”
- 2) Know the merchandise. Has an item been sitting on the shelf (or in the show room) for a long time? Or is a competitor selling it for less? If so, that may create incentive for the seller to deal with you.
- 3) Deal for extras. If there is no way they’ll reduce the price, ask for free shipping, delivery, installation or accessories.
- 4) Visit when the store is quiet. Learn the busy times at the store and avoid them. Salespeople are more able to work with you when no other customers are waiting.
- 5) Speak to authority. If salespeople can’t authorize special deals, find out who can and ask to speak to them.
- 6) Carry cash. Avoiding credit card companies’ transaction fees is valuable to the store/dealer.

Should I Refinance



With interest rates near historical lows, many are wondering whether they refinance their mort-

gage. The answer will vary depending upon individual factors. A few common reasons to consider include available interest rates compared to your current rate; is your current loan an Adjustable Rate Mortgage; how long you anticipate remaining in the home and the direct costs associated with refinancing. This would include fees, closing costs, etc.

The most common method of assessing the potential benefits of refinancing is a break-even analysis. This is a process that estimates the amount of time it will take (through interest savings) to “break even” on the upfront costs associated with refinancing the loan. Obviously, in order to justify

refinancing, the benefits need to outweigh the costs. Several [free] online calculators are available to assist you in breaking down (and simplifying) this analysis - Dinkytown, Fair Isaac, and Zillow are examples.

Although interest rates have crept up in the past couple of weeks, interest rates are still very favorable (under 5% on 15-year mortgages). Bankrate.com is a great tool for finding current rate information. The rate available to you will depend upon your creditworthiness (credit score over 740 will get you the best rate).

Many consumers view loan costs as fixed. If you go in with this mindset, you will wind up overpaying for your loan. Get a quote from your current lender, they will obviously have less “work” to do to qualify you than a company with which you’ve never done business. Then get quotes from multiple companies - you will be amazed at the variability in fees from company to company; the information you’ll obtain will provide leverage in working with your first choice of a lender. Lastly, get a quote from an online company. Information is power, but in this instance, the difference in fees is often amplified as online companies can typically offer lower fees because they don’t have the same costs that a brick and mortar lender would have. Use this leverage to your advantage!

If you are in a situation where you may not meet ideal refinancing conditions as defined by a lender (owe more on the home than it is worth), you may still be able to benefit from the current interest rate environment. Congress has passed “Homeowner Affordability” initiatives to aid homeowners in refinancing unaffordable mortgages. If you are not eligible for a government-assisted refinance, you may be eligible for a loan modification. Information on the current government programs is available at:
-- Government Refinance Assistance
-- Making Home Affordable (eligibility requirements)
This information came from Dr. Mark Ole-son. To subscribe to his monthly newsletter contact feedblitz@mail.feedblitz.com.



Your money's worth



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