

# FAMILY Ties



## Grandparenting

### WHAT IS YOUR RELATIONSHIP

Grandparents play an important role in the development of their grandchildren. According to recent studies, 95 percent of people over age 65 who have adult children also have grandchildren. The average age that Americans become grandparents is 45 and a majority of men expect to become grandfathers at age 52.

Researchers have found that grandchildren who have a close relationship with a grandfather are likely to perform well in school, display positive emotional adjustment, have higher self-esteem and have a greater ability to develop and maintain friendships.

Grandfathers who report having close relationships with grandchildren describe the significant joy they experience as a result of the unconditional love they feel for their grandchildren. Spending time with their grandchildren and displaying photographs of them provides reminders of their connection to future generations.

Grandparents provide a sounding board for grandchildren. Grandparents are one step removed from direct disciplinary and parenting responsibilities, and because of this, grandchildren tend to be more relaxed and open to sharing with them. A grandparent's perspectives, formed from years of experience, can assist grandchildren's growth and attempts to learn about their family, relationships, and world.

Grandfathers have lived through cultural changes and technological revolutions. These experiences can be shared through stories told in a lively, engaging way that teaches their grandchildren. Even simple stories about growing up and learning lessons in life are great teaching tools for grandparents. Grandfathers can have a powerful influence on their grandchildren by teaching perseverance, loyalty, hard work, patience and sacrifice. While stories may cause grandchildren to think about personal values, a grandfather's actions also are important. Grandchildren are observers, and they can learn powerful, lasting lessons from watching a grandfather go through life with dignity, generosity and a sense of humor. Grandchildren want to know and learn about their family heritage, connect to the past and understand their place in their family's history. Grandfathers are living links between the generations: they help grandchildren become acquainted with extended family members, either in person or through photographs and stories.



## Tips For Grandparents

\*Spend one-on-one time with a grandchild, teaching him or her a skill you have (for example, woodworking, fishing, stamp collecting or other hobby).

\*Learn more about computers and the Internet together with your grandchildren.

\*Show respect for your grandchildren's parents – do not provide unsolicited advice.

\*Visit the library with your grandchildren and do some genealogical research.

\*Get out photo albums and share stories of your past.

\*Call or e-mail your grandchildren today just to say hello.

## NORTHWEST AREA Family Newsletter

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## A New Year

### A NEW BEGINNING

The hopefulness of a new year can become a reality when you take concrete action. Even small steps make a difference, and many small steps can lead to big change.

If reducing your debt, or getting out of debt faster is one of your hopes for the new year, begin by doing a PowerPay® debt analysis. This free tool is now available on-line, do-it-yourself version, or if you prefer, Iowa State University Extension staff can do the analysis for you.



A PowerPay® analysis shows you the smartest way to pay off your debts, whether you have dozens of debts or just one or two. The analysis will also illustrate how adding even a small amount to your monthly payments can reduce the total interest cost you will incur and get those debts paid off more quickly

## Four Ways

### TO ACCESS

Do it yourself, on-line at [www.powerpay.org](http://www.powerpay.org). Since PowerPay® is operated by Utah State University Extension, you will find no advertising at this site, and you will find some good information.

Submit your information on ISU Extension's secure website. Your results will be mailed. [www.extension.iastate.edu/finances/personal/creditdebt/](http://www.extension.iastate.edu/finances/personal/creditdebt/)

Request a PowerPay® brochure from your County Extension Office, complete the worksheet and mail it as directed.



## IOWA STATE UNIVERSITY University Extension

**Example:** Suppose you currently pay \$271/month on 3 debts:

1. a 4-year car loan for \$7,000 at 8% interest, with a \$171 monthly payment.
2. ABC Credit Card with a balance of \$2900 at 16% interest on which you usually pay \$50/month; and
3. XYZ Credit Card with a balance of \$1100 at 12% interest, where you usually pay \$50/month.

As it stands now, it will be 9 years and 5 months till the last of these debts is paid off, and you will pay a total of \$4053 in interest.

A PowerPay® analysis will show how you can have all three debts paid off in 4 years and 4 months by continuing to pay \$271/month even after the first debt is paid off.

## What's New

### ONLINE POWERPAY®

The new on-line version of PowerPay® includes several valuable new features. If you like to do research on-line, we recommend you check the site out at [www.powerpay.org](http://www.powerpay.org)

*\*Emergency Fund* - this feature lets you plan your debt repayment while also planning to build up an emergency fund to help you cover your bills during a difficult time.

*\*PowerSave* - this tool helps you calculate how much you'll need to save in order to reach a particular goal.

*\*Spending Plan Tool* - assists you in planning your monthly spending.

*\*and more*, including financial calculators and informational materials.

## January

### NATIONAL OATMEAL MONTH

IOWA STATE UNIVERSITY  
University Extension

Oatmeal may be an old-fashioned hot cereal... but the health benefits of eating oatmeal are supported by solid research that tells us this old fashioned food is a great addition to our diet today. Research shows that eating soluble fiber (found in oatmeal) along with a diet low in fat and cholesterol may reduce the risk of heart disease and may help lower your total cholesterol and LDL ('bad') cholesterol.

Is 'quick-cooking' oatmeal as beneficial as the regular old fashioned oats? Yes, quick oats are just cut into smaller pieces so they cook faster.

Try these easy and 'kid-friendly' recipes for adding oatmeal to your diet:

#### Instant Oatmeal Packets

Oatmeal makes a great hot breakfast or a quick snack. Children love their own flavored packets of oatmeal. Save on your grocery bill by making your own instant packets!

For each packet you will need:

Put dry oatmeal into bag. Add dash of salt and other optional ingredients as desired. Close bag and store for future use.



**To Use:** Empty packet into a microwave safe bowl. Stir in 1-cup water or milk. Microwave on HIGH 2 1/2 to 3 minutes; stir before serving.

#### Variations:

##### Apple Cinnamon Oatmeal

To each packet add 1 teaspoon or more of sugar, 1/4 teaspoon cinnamon and 1 – 2 Tablespoons chopped, dried apples

##### Cinnamon Raisin Oatmeal

To each packet add a packed Tablespoon brown sugar, 1/4 teaspoon cinnamon and 1 – 2 Tablespoons raisins

##### Cinnamon-Spice Oatmeal

To each packet add 1 teaspoon or more sugar, 1/4 teaspoon cinnamon and a scant 1/8 teaspoon nutmeg.

##### Sweetened Oatmeal

Add 1 teaspoon sugar or 1 Tablespoon packed brown sugar to each packet.

## Last Chance

### LIGHTEN UP IOWA

One last reminder to gather a team and join the state-wide effort to 'Lighten Up Iowa'. Teams can track weight loss and/or physical activity. Youth teams can also participate with teams up to 30 youth. Youth teams may be a school classroom, youth group or club, etc. Lighten Up Iowa runs from January 10 – May 10 2007.

Here is the three step easy process:

Put together a team of 2 – 10 people.



Choose a team name and captain. (Team captain MUST have a e-mail address.)

Register online at <http://www.lightenupiowa.org/> (Entry fee is \$12 per person, no shipping and handling.) (No fee for youth teams.)