

# FAMILY Ties



## How to Spend

### ECONOMIC GROWTH PACKAGE

Getting free money or a bonus can be exciting. Many times we think of how we can spend the free money on the big ticket items such as a new chair, big screen television, or a new lap top computer. The US Government wants us to spend our money, but we need to be wise in how it is spent. Looking at improving our own personal finances and getting more bang for the buck is important during this time in our lives

A big screen TV or a digital TV may not be a bad idea, if that is what you need. A conversion kit will be needed if you do not have cable TV or satellite TV. So if you only use an antenna to watch TV, then you will need to upgrade your TV or buy a conversion kit. There is a conversion kit that is available with a \$40.00 rebate.

We often forget that we have needs verse wants. We want a new TV, computer, or chair, but do we need it? I know that I need to save some money for retirement, but do I want to? In an instant gratification mode- no I don't want to – but talk to someone who has retired within the past 3 years and they would tell us to save as much as you can.

If you are thinking of putting some of your tax incentive into retirement, I would recommend a ROTH IRA, as this is tax free when you get ready to take out the money. Some employees have matching funds from their employer. This is also a great opportunity to get free money for your future.

Paying off credit card debt would make a wise investment. If you look. the interest on the cards range from 16-22% interest. Ask yourself where else can you get such a great return and reduce debt? The sooner that you pay off your credit cards then the more interest that you would save. Paying ahead on your car insurance, if you have trouble making the payments would also be a good investment, or making a principal only payment on your car, or house .

Not everyone will receive an economic growth package. You have to have earned more than \$4,000 last year and paid no tax or earned more than \$3,000 and have paid income tax. Your adjusted gross income also plays a factor in the amount that you will receive, as well as number of children and marital status.



There will be a maximum amount that you can receive. Economic growth packages range from \$300-\$1,800. Most economic growth checks, however will be \$300- \$1,000. To find out what the guidelines are go to [www.irs.gov](http://www.irs.gov) and type in economic growth package. You can then figure your tax deductions and incentives.

This check is scheduled to come out in early May 2008. If you did not file in 2007, and you have earned more than \$3,000, you ~~will want to be sure to file this~~ year. There may be a free VITA tax site near you. You can do to [www.irs.gov](http://www.irs.gov) to find out additional information.

NORTHWEST AREA  
*Family Newsletter*

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## Nutrition

### IT'S A MATTER OF FACT

*Don't eat after 8 p.m. Avoid carbohydrates. A piece of cake on your birthday will ruin your diet. Right?*

Not exactly. There are no bad foods, no good or bad times to eat, and no magic bullet for maintaining a healthy weight. The American Dietetic Association urges us to look beyond the myths of nutrition and focus on the facts.

#### Top Nutrition Facts

- Eating right doesn't have to be complicated. Go to [www.mypyramid.gov](http://www.mypyramid.gov) to develop a personalized plan for lifelong health.
- The best nutrition advice is based on science. Before adopting any changes to your diet, be sure the information is based in scientific fact.
- Balancing physical activity and a healthful diet is your best recipe for managing weight and promoting overall health and fitness.



- Think nutrient-rich rather than “good” or “bad” foods. The majority of your food choices should be packed with vitamins, minerals, fiber and other nutrients – and lower in calories.
- Look at the big picture: No single food or meal makes or breaks a healthful diet. Your total diet is the most important focus for healthful eating.
- Prepare, handle and store food properly to

keep you and your family safe from food-borne illness.

- Don't fall prey to food myths and misinformation that may harm rather than benefit your health.
- Read food labels to get nutrition facts that help you make smart food choices quickly and easily.
- When making food choices, choose polyunsaturated or monounsaturated fats more often, and keep your saturated fats, trans fats and cholesterol low.

Source: American Dietetic Association, [www.eatright.org](http://www.eatright.org)

## Start Your Day

### BREAKFAST BITES

Based on modern science (and the wisdom of mothers through the ages), breakfast is a very important meal. Research shows that breaking your overnight fast with a balanced meal can make a major difference in your overall health and well-being. Skip breakfast – and your brain and body suffer all day. Here's how to eat well in the morning and get on the fast track to a high-energy, health-smart day.



**Start with some protein** – lean protein ... a slice or two of Canadian bacon, an egg, a slice of cheese, a scoop of low-fat or fat free cottage cheese, a carton of low-fat or fat free yogurt, for example.

**Add in longer-lasting whole grains.** They have more fiber and more antioxidants, plus they tend to digest more slowly and provide longer lasting energy. Whole grain breads, whole grain pancakes, ready-to-eat or cooked whole grain cereal are some options.

**Get fresh with fruits (or vegetables).** Go with fresh, canned, frozen or dried fruit. Or how about chopped vegetables in an omelet or a glass of vegetable juice?

**Rethink your morning drinks.** Non-fat (skim) or 1% milk is a smart choice—plain, some on your cereal, or blended into a smoothie. A moderate amount of caffeine may be fine for most healthy adults (except pregnant women), but many consumers are getting lots of extra calories from fancy coffee drinks. Source: Eat Right Montana newsletter, February 2008

#### Fruit Smoothie

- Makes 3 servings, 1 cup each
- 2-3 cups frozen or fresh fruit, such as banana, strawberries, peaches, and/or berries
  - 1 6- to 8-ounce carton vanilla, plain, or fruit-flavored yogurt\*
  - ¼ cup milk\*
  - 3 ice cubes

Wash hands. Put all ingredients in a blender. Blend on high until smooth. Pour into glasses and serve.

\*Use lowfat or fat free yogurt and milk for fewer calories and fat. (Nutrition Facts based on using lowfat milk and yogurt.) **Nutrition Facts per 8 ounce/1 cup serving:** 150 calories, 15 calories from fat; 1.7g total fat, 0.9g saturated fat, 0.0g trans fat; 5.5mg cholesterol, 61.3mg sodium; 31.5g total carbohydrate, 2.8g dietary fiber, 22.6 g sugars; 4.9g protein; vit A 2%, vit C 68%, calcium 15%, iron 2%

Source: Food and Fun for Healthy Families 2008 calendar, Iowa State University Extension

## Grandfathers

### PLAY AN IMPORTANT ROLE \_\_\_\_\_

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.

This means men today can expect to spend the majority of their adult years in this important role.

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.

Even though the grandfather-grandchild relationship changes over time, researchers have consistently revealed how grandparents, grandfathers included, provide a variety of unique contributions and benefits to their grandchildren's lives. Three main contributions:

1. 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.

2. Grandparents create a strong sense of family. 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.

3. Grandparents teach values to grandchildren. Grandfathers have lived through wars, hard times, 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.

Grandfathers have a vitally important role to play. Connecting with grandchildren is the first step to achieving a satisfying grandfather-grandchild relationship. Here are some ideas for connecting to grandchildren:

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

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

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

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

\*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).

\*If you don't have grandchildren or want to interact more with youth, consider "adopting" a grandchild in your community or becoming a volunteer in a place of worship, local school or child care program.

