

FAMILY Ties



Answers

TO THE HOUSING CRISIS

Concern about the housing crisis is in the news and the US government is looking into options. Pockets of stress have occurred in rural Iowa due to several factors. Increase ARM (Adjustable Rate Mortgages) loans.

Is the rural Iowa being affected differently? Yes, in Green County, over 50% to 68% of the individual house loans have higher interest than the urban areas. Statewide 27% of the rural loans, compared to 19% of the urban loans have had higher interest rates during the same period. This is due to the lack of available funding and competition in rural areas.

What is the government doing to help? The Senate is looking at tax breaks. This would offer \$25 billion in tax relief over 3 years for banks and home builders. It would offer a \$7,000 tax credit for buyers of foreclosed homes who purchase and live in the foreclosed house. Also congress has passed a \$4 billion dollar grant for communities to buy and fix up abandoned homes. The feds (central bank) has reduced interest rates late last summer. It is down to 2.5 percent from 5.25 percent. They are also looking at tax breaks for first time home buyers. It would give a 10% credit up to \$7,500 on the purchase of a new home. This would be an interest free loan from the government to help people make down payments. Recipients would have to pay back the credit over 15 years.

Is there anyone to help in the mediation process? Yes, Iowa Mediation has been hired by the Iowa Attorney General's office to help with this housing crisis. For more information contact them directly at 1-877-622-4866 or go to the Iowa Attorney General's website to learn more <http://www.iowa.gov/government>. They can look at refinancing your loan with the lender and other options.

What about bankruptcy? Is there any help to pay for these costs? Iowa Legal Aid is here to help those who are facing foreclosure or forfeiture of their homes. The Iowa Executive Council Grant allows services to

Iowans who have loans totaling no more than \$195,000 on their homes. The Iowa Finance Authority Grant requires that a referral be made by a housing counseling agency In order to access this service call the Iowa Mortgage Helpline at 1-877-622-4866. There are NO financial eligibility limitations for services under this grant. They are also able in this particular case to help with filing for bankruptcy. IRS and student loans are exempt from bankruptcy.



NORTHWEST AREA
Family Newsletter

Prepared by Jan Burk, Denise Wyland, and Rhonda Rosenboom, ISUE Family Specialists

Shopping FOR FOOD

A trip to the grocery store can be like walking through an advertisement. Displays and packages may tempt you to buy foods you do not need. To avoid overspending the next time you head to the store --

- Shop from a list. Write down the items that you need to purchase and shop from that list.
- Eat before going food shopping. If you are hungry, you will be more tempted to buy foods that are not on your list.
- Shop alone, if possible. You will be less distracted. If



you shop with children, help them learn to be good shoppers, too. They could help select an item or two on the list, such as an unsweetened cereal, or a fruit or vegetable for family meals or snacks.

- Learn the layout of the store you usually shop at, so you can find foods quickly.
- Go down only the aisles where you can find foods on your list. “Sight-seeing” in other aisles may tempt you to buy something you don’t need.

Save Money

ON MILK AND DAIRY PRODUCTS

“Look at the price of milk! How can I afford to keep buying it?” As the price of milk and other dairy products has gone up, many consumers wonder the same thing. Milk and dairy products are important components of a healthy diet. So we need to look for ways to include them on fewer dollars.



- “Milk Monday” – The store I shop at regularly offers their store brand gallons of milk at a reduced price on Monday.
- To get the most for your nutrition dollar, choose milk and dairy products with fat content in mind. Buy less whole milk, cream, ice cream and more skim milk and ice milk, reduced fat or low-fat cottage cheese, yogurt and cheeses.
- Buy the store brand of milk and other dairy products – such as cottage cheese, yogurt, block cheeses, shredded cheeses.
- Buy the largest container of milk you can use by the date printed on the container.
- Save money by buying a block of cheese and slicing or grating it yourself.

- Stretch the amount you use. If a recipe calls for shredded cheese, use less. Or sprinkle a little cheese over the top of a casserole or salad instead of using it as an ingredient.
- Purchase nonfat dry milk and reconstitute for cooking. (Nonfat dry milk will keep for up to six months on the shelf.)

Battle Hypertension

BOOST LOW-FAT DAIRY

“Dairy does a body’s blood-pressure good” –as long as the dairy is low-fat (1% or non-fat in particular). That conclusion comes from a new analysis of data on almost 30,000 participants in the observational Women’s Health Study. Researchers found that an increased intake of low-fat dairy products reduced women’s risk of developing hypertension. Women with the greatest average low-fat dairy consumption were 11% less likely to develop high blood pressure than those consuming the least.

The latest US Dietary Guidelines recommend that all adults get 3 servings of low- or non-fat dairy products daily. Milk is a good beverage choice, along with yogurt, cottage cheese, cheeses made with skim milk, etc., in meals or for snacks.

(Source: Tufts University *Health & Nutrition Letter*, May 2008)

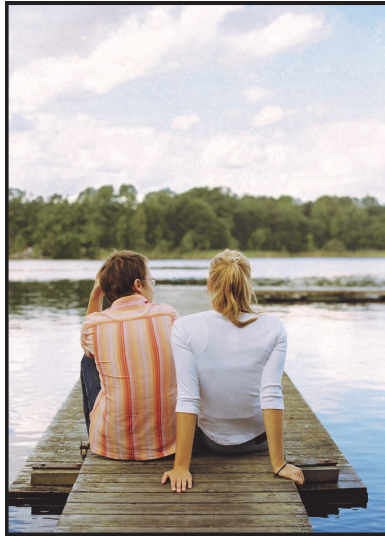
Putting Fun

INTO YOUR RELATIONSHIP

Sliding into a routine is easy but can be destructive to a relationship. With a little effort and planning, couples can put some fun into their relationship.

When was the last time you did something together with your spouse or partner that was fun? Have you added a new interest to your relationship during this past year?

The ISU Extension specialist suggests 12 things couples can do to keep fun and laughter in their relationship.



1. Give each other small gifts on ordinary days. People tend to expect gifts on special occasions. But giving gifts when they are least expected can mean more.

2. Arrange some couple time away from home and children. An overnight stay in a hotel does wonders to refresh a marriage, physically and emotionally.

3. Start a fun folder. As each person comes across ideas or announcements of things that would be fun to do, put them in the folder. Periodically sit down together and check through the folder for activities to try.

4. Dance to the radio or a CD in your living room.

5. Take a walk --- down the street or across the field -- holding hands.

6. Make a coupon book. Include coupons for back rubs, foot massages, kitchen detail or help with chores.

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7. Rent a movie or tape once during the month. Then take the phone off the hook and cuddle together on the couch while watching the movie.

8. Meet at a secluded place for lunch -- the park or a shady corner of the pasture.

9. Go back to the place where you first met. Recreate your first date.

10. Stop at a deli or fast food restaurant and pick up something for supper.

Throw in a tablecloth and enjoy a picnic either on the living room floor or under a tree in the backyard.

11. Make up a credit/debit card for a job, activity, treat or special something your spouse or partner enjoys receiving, and give the card to him or her to use.

12. Set aside time each month for the two of you. On the same day each month -- the day you met, engagement date, wedding date -- spend some special time together. It doesn't have to be expensive or complicated, just the two of you having fun together.

