

# FAMILY *Ties*



## *Parenting Matters*

### Five Tools Help Build Positive Relationships with Children

Building positive relationships with children is a lifelong task, but it's a task that definitely has lifelong rewards and is well worth the effort.

Try these five tools to help the effort along.

**1. Listen for feelings.** When your child comes to you with a problem or when he or she expresses strong feelings, it helps to say something like, 'Sounds like you're feeling' — and then name the feeling. Follow up with 'I'm here to listen if you feel like talking.' This helps your child feel like you are trying to understand.

**2. Practice reflective listening.** This means when you are working together with your child to solve a problem, take a moment to summarize what he or she has said. Then your child knows you really have heard what was said. Don't criticize or lecture. Instead, repeat what your child has said and voice your support, or in some cases why you disagree, with the solution to the problem, such as 'Yes, I agree that you will take out the garbage right after supper.'

**3. Use "I" statements.** Let your child know how you feel, why you feel that way and what you want him or her to do. For example if your child gets too far away from you in the grocery store — running into the next aisle where you can't see him or her — when you catch up you might say, 'I feel frightened when I can't see you because I think you are lost and not in a safe place. I want you to hold onto the grocery cart while I finish shopping.'

**4. Solve problems together.** Work together with your child, listening to each other's point of view, thinking through some possible solutions and choosing options to try.

**5. Follow through with decisions.** After you've reached an agreement with your child, follow through by reminding your child about the agreement.

For example, if your child has agreed to empty the garbage after supper and you find it still under the sink, find your child and give a short reminder that the garbage needs to be taken out. Use as few words as possible. You might say, 'Our agreement was that you would take out the garbage right after supper; it's still there. It's time to take the garbage out.'



These tools, when used consistently, will help establish positive relationships among family members and enable children to feel loved and capable.

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## NORTHWEST AREA

### *Family Newsletter*

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## Friends

### Holiday Gifts From Your Kitchen

Food gifts are appropriate for just about everyone. Home-made gifts can save time; energy and money as well as providing that personal touch. Food gifts can be tasty and nutritious at the same time. A healthy gift from home is always welcomed.

- Consider giving the food item in a **container** that can be used again or add a small gift that will promote healthy eating or an active lifestyle throughout the year.
- Fill a **salad spinner** with a bottle of low-fat salad dressing. Make your own dressing and share the recipe or add a bottle or two of your favorite purchased dressings. Add a bag of spiced nuts, dried cranberries or a can of mandarin oranges to dress-up their salad.
- Make **Pumpkin Spice Bread** or Cranberry Bread. Wrap with a cutting board and a decorative knife and tie with a bow.

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- Make a **no-salt seasoning blend** and combine it with a heart-healthy cookbook.

#### No Salt Seasoning Blend

- 6 Tablespoons dried oregano
- 6 Tablespoons onion powder
- 3 Tablespoons dried basil
- 2 Tablespoons dried marjoram
- 2 Tablespoons garlic powder
- 1 Tablespoon dried rosemary
- 1 Tablespoon dried thyme
- 1 ½ teaspoons black pepper

Combine all ingredients. Store in a tightly closed container or shaker. Use in salads, salad dressing, soups or for chicken, fish or vegetables.

## Holidays & Food

### 10 Holiday Survival Tips

1. **Enlist the help of a buddy** to help keep you on track with exercise habits during the holidays.
2. **Enjoy the outdoors as much as possible.** Bundle up and go for a walk or try skating or sledding. Any extra activity helps.
3. **Join an exercise class** for fun and socialization while you stay fit. Community, health and fitness centers offer a combination of cardio and resistance-training opportunities, as well as group fitness classes and personal training.
4. **Limit holiday baking** to just one or two favorites and make those in small quantities. Holiday baked goods can pack a big punch when it comes to fat and calories.
5. **Eat a high-fiber, low-fat breakfast** each day. Whole grain cereal, skim milk and fruit provides a good start.
6. **Choose a low-fat healthful lunch** – low-fat soups and salads, baked potatoes with low-fat toppings, low-fat chili and low-fat pasta are all good choices.
7. **Keep fruit with you for snacking** so you do not get tempted by “mall choices.”
8. **Limit alcohol consumption.** Alcoholic drinks can be high in calories, and they can cause you to make poor food judgments. Choose water or club soda with lime at parties.
9. **Eat a nutritious meal or snack before you attend events or parties.** Try to eat a large low-fat salad before every meal so you will fill up on fewer calories.
10. **Bring a nutritious dish to parties** so you have something you can eat that is healthful. Raw veggies, fruit and salads make great choices.



#### Chicken and Sodium Beware

While shopping for chicken in the store I became aware that many popular brands inject their products with high-sodium chicken broth. This was the case for chicken parts as well as whole chicken. The addition of this broth makes the sodium go from about 75 mg per serving to over 200 mg per serving. It is best to check the label of the chicken to see if the ingredients include chicken broth or salt/sodium. If you are buying ready-cooked chicken, the sodium is likely to be even higher. The package might state, “*All Natural Fresh Chicken is chicken the way you want it. Minimally processed. No added hormones or steroids. No artificial ingredients.*” but the added sodium is a concern for all, particularly those who have high blood pressure or those who don’t want to get it! More than half of all Americans have developed high blood pressure before they qualify for Medicare! Make sure you read the Nutrition Facts Panel on chicken products so you can keep the sodium to 200 mg or less per serving.

Keep sauces and other prepared foods that accompany them low in sodium, too, so your diet stays within the recommended ranges of the Dietary Guidelines of 2,000 mg per less for most individuals and 1,500 mg or less for those with high blood pressure.

## Financial Stress

### Identifying Illegal Debt Collection

We've all felt the pinch of the tightening economy. Some people may be experiencing difficulty paying bills on a timely basis, which can result in a call from a debt collector. If you've ever received a call for debt collection, you may have been subjected to illegal debt collection practices. While not every company uses illegal practices, some companies do. As consumers, we are often not aware that tactics being used in the debt collection process are illegal.

The federal Fair Debt Collection Practices Act, known as the "FDCPA" requires collection agencies to take certain actions in the debt collection process. The act requires a collection agency to stop contacting you if you request so in writing or if you file a written dispute regarding the debt. Collection agencies are also required to send you written notice that identifies the debt and gives you the right to dispute the debt in the initial communication or within five days of initial the communication. Finally, the collector must file any lawsuits in the same county where you reside or signed the contract.

The following are some examples of illegal debt collection practices:

- Communicating with third parties, such as your relatives, employers, friends or neighbors, about a debt unless you or a court has given the collector permission to do so. Collectors may contact creditors, attorneys, credit reporting agencies, cosigners, your spouse and your parents, if you are a minor. Third party contacts are also permitted if the contacts are solely for the purpose of locating you and do not reveal in any way the contact's underlying purpose.
- Contacting you at work if the collector should know that the employer prohibits personal calls, or contacting you at other inconvenient places, such as a friend's house or hospital.
- Contacting you when you write a letter asking the collector to cease communications. The collector is allowed to acknowledge the letter and notify you about actions the creditor or collector may take.
- Using obscene, derogatory or insulting remarks or making communications that intimidate harass or abuse you.



- Telephoning without disclosing the collector's identity.
- Making false, misleading or deceptive representations in collecting debts, such as pretending that letters carry legal authority.
- Threatening arrest or loss of child custody or welfare benefits.

The FDCPA applies to independent collection agencies and lawyers. It does not generally cover creditors or their employees collecting their own debts. The Iowa Debt Collection Practices Act prohibits most of the practices listed above. It does not, however, require a debt collector to send the initial verification notice that gives you the opportunity to verify or dispute the debt. The Iowa Act also does not require a debt collector to stop contacting you if you request collection efforts to cease. You can, however, request that a debt collection not call you at work or at

inconvenient times. The Iowa Act is broader than the FDCPA in that it applies to all debt collectors, even persons who are collecting their own debts.

Being aware of the illegal debt collection practices is the first step in protecting yourself. Identifying and working to cease illegal debt collection practices does not absolve you of your responsibility to pay for a debt that belongs to you. If you have any questions you may obtain more information from the Iowa Concern Hotline at (800) 447-1985 or go to [www.lawhelp.org](http://www.lawhelp.org).

