

# Extension to Families At Work...At Home

May/June 2011



**S**ummer is upon us and with the summer comes more expenses for many individuals and families. Extra family at home; vacations; and more activities, social outings, weddings, community events, fairs etc. can bring added expense and stress for families. Here are a few ways strategies for saving your money:

When planning for vacations or social outings begin with a budget and track your expenses. Use credit cards for convenience but keep track of your credit card spending so that you won't unexpectedly go over budget.

Know your cell phone coverage areas before traveling to avoid fees.

Find free or low cost entertainment by checking websites and newspapers for attractions and coupons. Look for regional attractions and events such as museums, community events, fairs, and parks. Check to see if there are reduced rates for attending on different days of the week, for specific age groups such as senior citizens, or for membership discounts. Go to the movie during the matinee hours, take a picnic to the park, or look for discounts for local entertainment.

Food costs can add up in a hurry. Cut back on eating out. Packing a lunch, beverage or snacks from home can significantly cut on expenses. Try potluck for your next social gathering. By using your grill instead of the oven and you will not only reduce the number of dishes you have to do but also not heat up your house! Find cheaper beverages to drink. Do you really need that expensive flavored coffee each day or can you make one

at home or at the office? How about soft drinks? Are you buying those in the cheapest way? Add up what your beverages you drank this week cost you this week and multiply it by 52 and determine if you want to spend that on beverages for the year. Making changes in what and how you drink bottled beverages could save money. Take advantage of in-season produce and consider preserving them for all year found use and savings! For more food saving ideas go to <http://www.extension.iastate.edu/foodsavings>.

To dodge paying out-of-network fees for cash withdrawals, ask your bank for a map of its ATM locations along your route. If you can't get one, look on the back of your ATM card for the logo of your bank's network, such as Star or Cirrus. An in-network bank will charge you to use its ATM but your bank will usually waive its own out-of-network fee.

By using energy efficient light bulbs, turn thermostat up, pull your shades during the day, unplug or turn off unused appliances. Assess what services you are currently paying for and whether or not you are using them during the summer months (ex. Cable, gym memberships, video rentals etc. ) Are their cheaper ways of getting a similar service? Take care of your car. Keep your tires properly inflated, regularly change your oil, don't speed and plan your trips. Car pool when possible. Walk or ride a bike when possible. Do all of your errands at one time; don't make multiple trips to the stores. Sometimes you have to be inconvenienced to save gas money.



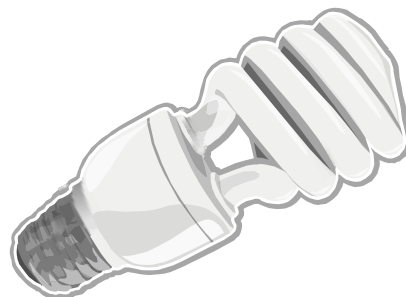
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## Think Summer, Think Safety!

It's time to brush off the outdoor grill. A national poll reveals that 6 out of 10 Americans can't wait to fire up the grill for the outdoor cooking season. Nearly 90 percent of people say they plan to enjoy grilled food in their own backyard this summer. It's important to have a safe as well as an enjoyable barbecue season.

Here are some safety tips to guide you through a safe grilling season.

1. Grills are for outside only. Never barbecue in your trailer, tent, house, garage, or any enclosed area because carbon monoxide can accumulate and harm you. Set up your grill in an open area that is well-ventilated and away from buildings, overhead combustible surfaces, dry leaves, or brush. Use baking soda to control a grease fire and have a fire extinguisher handy.

2. Use different utensils, platters, and tongs for raw versus cooked meats, fish, or poultry on the grill. One of the biggest mistakes made while grilling is to use the same platter for raw meat as well as grilled meat. That mistake allows the bacteria from raw meat juices to contaminate the cooked meat. Be sure to wash utensils and platters with hot, soapy water and rinse with hot water to remove and kill bacteria.

3. Keep cold foods cold. If you are transporting cold food outside, be sure to keep it cold for as long as possible by using a cooler with ice. Keep raw meats separate from foods that won't be cooked. Meat stored on ice will contaminate the ice, so use very heavy plastic bags or a separate ice chest for the meat.

4. Use the two-hour rule. After the picnic, chill your leftover foods quickly. Leaving food out longer than one to two hours will allow it to warm up to temperatures that permit illness-causing bacteria to grow. Put your leftovers back on ice or discard them if you can't keep them cold. Be sure to follow these safety tips so your grill season can be fun, relaxing, and safe.

### Are You at Risk?

Thirty years ago, osteoporosis and the broken bones it caused were considered part of normal aging. Fortunately, today we

know how to prevent osteoporosis. Eating a nutritious diet that includes adequate amounts of calcium and vitamin D, in addition to regular exercise, can maintain our bone health and prevent osteoporosis. Vitamin D plays two important roles in bone health. Vitamin D increases calcium absorption from the food we eat. Vitamin D also will "pull" calcium from our bones if we do not get enough calcium in our diet.

Recommended daily calcium intake for adults

Calcium (mg)	
Males aged 18-70	1000
Males aged 70+	1200
Females aged 18-50	1000
Females aged 50+	1200

Good sources of calcium are low-fat milk, yogurt, and cheese along with foods with added calcium such as orange juice, cereals, and breads.

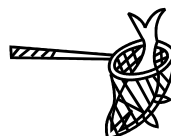
Recommended daily intake for vitamin D

Vitamin D (IU)	
Children-Adults aged 70	600
Adults aged 70+	800

Natural sources of vitamin D include some kinds of fish (e.g., salmon, herring, mackerel, and tuna). Some foods and beverages, such as breakfast cereals, margarine, orange juice, and soy beverages are commonly fortified with this nutrient. The best source of vitamin D is exposure to sunlight. Vitamin D is vital for calcium absorption in bones and to improve muscle strength.

Osteoporosis prevention should begin in childhood. Eighty-five percent of adult bone mass is acquired by age 18 in girls and age 20 in boys. Plenty of physical activity during the preteen and teen years helps to increase bone mass and greatly reduces the risk of osteoporosis in adulthood.

Get regular exercise. Keep bones healthy through weight-bearing exercises such as walking, jogging, stair climbing, dancing, or weight lifting. You're never too young or too old to improve the health of your bones.



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## Don't Forget to Play this Summer



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Baseball, swim lessons, sport camps – so many summer activities are available to children. While there is nothing wrong with signing your child up for an extra curricular activities this summer, be sure to set aside some time for free play as well. Children need that down time to relax, be imaginative, and choose what they want to do.

Here are some questions that can help you as a parent decide if your child is being overbooked:

- When was the last time your family spent quality time together?
- Does your child complain of not having enough free time with friends?
- Do you often find yourself saying “hurry up or we’ll be late”?
- Does your child have time to explore and enjoy nature?

Answering these questions can determine whether a child is over-scheduled, and if he or she is just following a routine their parents have set forth.

Research has shown an overbooked child leads to a less active teenager. Simply put, over-scheduled children become burned out later in life. Research also suggests that children who have played a sport with intensity for an extended period of time eventually tire of the activity and risk losing the enjoyment of the sport.

### Tips for Keeping a Child Active but Not Over-scheduled

**\*Reduce the amount of activities—** Have your child choose a few activities that interests him. Researchers suggest a child pick one sport event, one social activity, and one artistic activity. If he or she really enjoys more than one sport, encourage choosing seasonal sports, which provide alternating schedules. Social activi-

ties, such as Boy/Girl Scouts or 4-H, provide constant interaction with peers. This constant interaction offers a stable social community, which is positive for child development. Lastly, the artistic components foster creativity and mental exercise.

**\*Increase family time—**Family is an essential foundation for the healthy development of a child, but overscheduling encroaches on family time due to conflicting schedules and lack of downtime. Like adults, children need the opportunity to relax. For most families, time spent together occurs during car rides home or from getting ready for one activity and moving to another. So instead of enrolling your child in a second or third organized activity, try putting a family meal on the schedule.

**\*Cheer, not criticize—**Parents are guilty of yelling at their child to make the goal, catch the ball, and shoot the basket. What they do not realize is the immense pressure they are putting on the child. Instead of yelling at them to do something, encouraging the child to have fun or congratulating them is more beneficial. Children complain that the parent yelling puts them in a position of not wanting to disappoint their parent. Parents can step back and ask themselves how they would like it if their boss were constantly yelling at them to turn that report in or win that case.

Overall, parents have to let their children be children. This isn't easy, but we must remember that over-scheduling a child can have an adverse affect in the long run. While the research says extracurricular activities provide a positive outlet for children and lower the likelihood of risky behavior, over-scheduling a child introduces other stress factors that might potentially lead to a burned-out child.

For further research-based information on children and parenting, visit the *Science of Parenting* website at:

[www.extension.iastate.edu/homefamily/parenting/scienceofparenting/](http://www.extension.iastate.edu/homefamily/parenting/scienceofparenting/).

