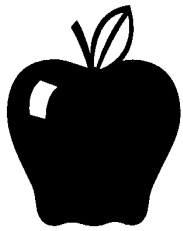


Extension to Families At Work...At Home

May/June 2008



For your
health



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Healthy Meals In a Hurry - 14 Main Dishes For Now and Later



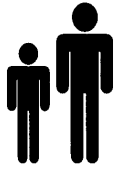
Making smart choices about what to eat and when to eat it often depends on how much time and money is available. A new 40 page color publication called *Healthy Meals in a Hurry* offers 14 main dishes that are both healthy and quickly prepared. Each recipe has 'Eat Now' and 'Eat Later' directions to fit into your schedule. Most recipes in this publication satisfy the USDA Dietary Guidelines and the DASH (Dietary Approach to Stop Hypertension) Diet recommendations. Research has shown that a diet low in fat and rich in lowfat dairy foods, fruits and vegetables substantially lowers blood pressure.

Eating a variety of foods at every meal and over the course of several days not only reduces boredom, it also increases your nutritional well-being because every food provides a different set of nutrients. Some people achieve this variety goal by carefully planning menus for a week at a time. Others simply write favorite menus on cards, shuffle them and work through the week by assigning a different card for each day. Another approach to planning for mealtime variety is to aim to include something from each food group---fruits, vegetables, whole grains, meat/protein, and dairy- in most meals.

Having a freezer stocked with prepared, healthy meals helps you avoid the crisis cooking that occurs when it's 5PM, everyone's hungry, and there's nothing ready to eat. You can reduce both food costs and food waste by taking advantage of store sales on specific meat cuts or other bulk products. A nutrition analysis is included for each recipe and is given in the same format as the Nutrition Facts label on purchased foods. To obtain the *Healthy Meals in a Hurry* publication, contact your local county extension office and request *PM2035*. Cost is \$2.50.

Steps to a Healthier Family

Enjoying meals together helps anchor family members and build valuable memories. Make shared meals a priority at your house. To get started, consider these suggestions: Mark family meal dates on the calendar, turn off the television, radio and cell phones. Encourage sharing comments about "good things that happened today". Give each person a task for each meal, such as choosing the menu, setting the table, pouring drinks, or cleaning up. Giving children some responsibility for preparing part of the meal increases their feelings of being part of the family. Mealtimes can sometimes become a battleground where parents and children struggle for 'control'. To prevent a power struggle at your table, consider using Ellyn Satter's recommendations for dividing responsibility which are outlined in *PM 2005, Steps to a Healthier Family*, available at your county extension office.



All in the family



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Alternatives to Dealing With Your Anger



All parents have bad days. On such days, children can be aggravating. As pressure builds, parents sometimes respond with anger and even violence. The children may be deeply loved, but the hitting may be too hard, too frequent or the shaking too aggressive. It is harder for parents to control their emotions when experiencing high stress levels.

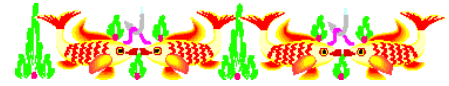
Stress makes us stupid. When we are experiencing high levels of stress we lose our ability to think logically. When you are upset and angry, try one of the following methods to avoid taking out frustrations on family members.

Call a “time-out” to cool down and collect yourself. The National Committee for the Prevention of Child Abuse recommends a few simple alternatives:

- Stop in your tracks. Step back. Sit down.
- Take five deep breaths --- inhale, exhale, slowly.
- Count to 10. Then recite the alphabet.
- Still mad? Hug a pillow or munch on an apple.
- Pick up a pencil and write down your thoughts.
- Put on a favorite radio program or CD.

Even though it is challenging, consider how you deal with anger (and make every month) child abuse prevention month.

Life Speed



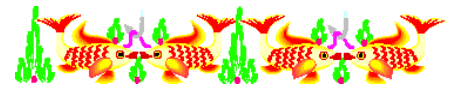
Have you ever watched kids on a merry-go-round, or listened to rain slapping the ground.

Ever followed a butterfly’s erratic flight, or gazed at the sun fading into the night? *You better slow down, don’t dance so fast, time is short, the music won’t last.*

Do you run through each day on the fly, When you ask “How are you?”, do you hear the reply? When the day is done, do you lie in your bed, with the next hundred chores running through your head? *You better slow down, don’t dance so fast, time is short, the music won’t last.*

Ever told your child, we’ll do it tomorrow, and in your haste not see the sorrow? Ever lost touch, let a good friendship die, ‘cause you never had time to call and say “hi”? *You better slow down don’t dance so fast, time is short, the music won’t last.*

When you run so fast to get somewhere, you miss half the fun of getting there. When you worry and hurry through your day, it’s like an unopened gift thrown away. *Life is not a race, so take it slower, hear the music before the song is over.*



Unknown Author

Does it Count Against Your Credit Score if You Close Accounts?



When reviewing your credit report, you may see old accounts that have been dormant for years. You must use caution when considering whether to close an account, as it may hurt your credit score.

Here are some things to keep in mind:

1) A major factor in your credit score is how much you owe. To get more specific, one of the main ways in which they evaluate your current debt status is by looking at what % of available credit you are currently using. Suppose you have 5 cards: Cards A,B,C, and D have credit limits of \$5,000 each and Card X has a \$20,000 limit. You currently have \$4,000 in outstanding debt. Given that your total credit availability is \$40,000, that means that you are using 10% of your available credit. That's a nice low %, which will have a positive effect on your score.

If, however, you close CARD X because it's the one you never use, you will now be using 20% of your available credit. Not so good. And if you close cards C, D, and X, you'll be left with available credit of \$10,000 and a credit usage ratio of 40%. And that may have a detrimental effect on your credit score. This information was posted 3/28/08 at http://www.bankrate.com/brm/news/cc/20080328_close_credit_card_FICO_score_a1.asp.

2) A second major scoring issue is the length of your credit history. It is generally not advisable to close your oldest accounts, even if you are not using them. Of course, closing one 20-year-old account, if you have several other accounts that are 15-20 years old, will do little harm if any at all. This information was posted 6/18/07 at http://www.bankrate.com/brm/news/financial_literacy/June07_credit_scores_ABC_a2.asp?caret=36b.

[bankrate.com/brm/news/financial_literacy/June07_credit_scores_ABC_a2.asp?caret=36b](http://www.bankrate.com/brm/news/financial_literacy/June07_credit_scores_ABC_a2.asp?caret=36b).

For information on how credit scoring models work, visit www.bankrate.com.

Consumer Complaints



When dealing with a consumer complaint or inquiry, we often yearn for the "good old days" when it was easy to reach a human to get an answer for your unique question.

Now there are two customer-oriented web sites which provide instructions on how to bypass (or at least move quickly through) the computerized answering equipment at hundreds of companies.

The instructions are specific to each company, so you need to go to the helpful websites, look up the company you're dealing with, and follow the guidance provided.

The two sites are:

www.gethuman.com

www.dialahuman.com

When your question is one that can be answered by an automated process, that's great - if you need to know your account balance, use the system in place.

But if you know for sure that you will eventually need to talk with a real person, you'll save lots of time using these methods!



Your money's worth



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