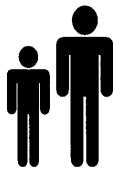


Extension to Families At Work...At Home

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All in the
family



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Get Out of the House and Enjoy the Outdoors with Your Children and Grandchildren!



A month of nice summer weather is already gone! It's time to turn off the television and the computer. Get out of the house and go outdoors with your family. Children benefit from playing in the yard and going for walks. Whether you live in the city or country, you and the children will learn about nature and things going on in your neighborhood. Go out in the evening sometimes. Once it gets dark, look at the stars in the sky and other lights in the neighborhood.

These are good times to talk with each other. For example, you can tell your child or grandchild stories about when you were little, talk about the day he was born, or plan some things to do together. This builds communication that will last a lifetime. Play and have fun together. Those memories will last forever. The dirty dishes can wait.

Help Children Keep Cool



On hot summer days, active children need more water to drink than usual to keep from becoming dehydrated. Children often get involved in their play and forget they are thirsty. It's up to adults to provide cool drinking water and to remind children to stop and take a drink. This should happen about every half hour on really hot days.

Make sure there is a shady place for your child to play out of the sun sometimes. This can be under a tree or some bushes, or it can be on your deck, porch, or patio.

Attach a sprinkler to your hose for children to cool off on a hot day. This is safer than wading pools and can provide a fun way to keep cool. You can enjoy it with your child!

Use "Touch Supervision" Around Water



Most drowning accidents occur with children under age four. Young children must be closely supervised around water at all times. For infants and toddlers, an adult needs to always be no more than an arm's length away around any source of water. It's called touch supervision. Even if your child has water skills and feels comfortable around water, do not be lulled into feeling she is safe around water. Those skills will not keep your child "drown proof" or safe. This is not only around swimming and wading pools, but also bath tubs, pails of water, ponds, creeks, rivers and lakes.

Adapted from: Family Time/Work Time, Penn State University Better Kid Care Program.



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How Much Sugar is in Your Soft Drink?



Regular soft drinks (pop) are loaded with sugar! Here's the amount found in various sizes:

- 8 oz. (1 cup) pop: contains 6 sugar cubes
- 12 oz. pop: contains 10 sugar cubes
- 16 oz. pop: contains 13 sugar cubes
- 22 oz. pop: contains 18 sugar cubes
- 32 oz. pop: contains 27 sugar cubes
- 48 oz. pop: contains 40 sugar cubes
- 64 oz. pop: contains a whopping 53 sugar cubes

Consuming sugary drinks adds calories and increases your risk of dental cavities. The rate at which water can be absorbed from the stomach is also slowed. Some healthier choices include:

1. **Plain water** - #1 choice! No flavorings, additives, or carbonation is necessary. Water forms about 75% of our body's volume, hydrates us, keeps our body temperature regulated, & is needed for all the chemical reactions taking place in our body. Best of all, water contains no calories.
2. **100% fruit juices** - orange juice, apple juice, grape juice, grapefruit juice, and many others.
3. **100% vegetable juices** - tomato juice is a popular choice. Choose a low-sodium version.
4. **Milk** - Choose low-fat (1%) or fat-free (skim) milk to reduce fat content. Calcium intake is important to prevent osteoporosis. Adults needs 3 cups milk (or its equivalent) per day.
5. **Soy beverages** - calcium-fortified is preferred.
6. **Diet soft drinks** - If you absolutely, positively can not kick a soft drink habit, choose diet pop to reduce caloric intake.

Cooking for Groups: How to Keep Your Food Safe

Many picnics, reunions, and community gatherings are held during the summer. Food that is mishandled can cause foodborne illness and has serious consequences, especially for "at risk" groups--infants, children, older adults, pregnant women, and those with weakened immune systems. Here are four simple steps to keep food safe:

1. **CLEAN** - Wash hands and surfaces often. Wash hands with soap and warm water before and after handling food, after using the bathroom, or handling pets. Use paper towels (not a common hand towel) to dry hands. Wash cutting boards, dishes, utensils, and counter tops with hot, soapy water after preparing each food item.
2. **SEPARATE** - Separate raw meat, poultry, and seafood from other foods in your grocery-shopping cart and in your refrigerator. Place these items in containers in the refrigerator to prevent dripping. Use one cutting board for fresh produce and a another for raw meat, poultry, and seafood.
3. **COOK** - Cook to proper internal temperatures, using a food thermometer. Check the temp in several places to be sure the food is evenly heated. Poultry should reach a minimum of 165° F.
4. **CHILL** - Refrigerate promptly. Buy cold foods last & drive directly home from the store. Take a cooler with ice or frozen gel packs for perishables. Refrigerate perishable food within two hours and within one hour when the temp is above 90° F. It is easy to get distracted when you are having fun and the food may sit out longer than you realize. Contact your county Extension Office for more information about food safety or go to: <http://www.extension.iastate.edu/foodsafety/> or www.fsis.usda.gov or www.fightbac.org.

4 Steps to be Debt Free



1. Identify the debt you owe.

Make a list of all your debt, including: the name of your creditor, the total amount you owe, the rate of interest you are being charged and the amount you pay each month towards this debt, if any.

2. Stop Creating Debt. In order to pay off debt you must stop creating debt.

A. Create savings strategies for non-monthly expenses. For example, car insurance may be paid quarterly. Set 1/3 of the quarterly bill aside each month.

B. Increase income and decrease expenses leaves money for unexpected expenditures.

C. Develop a strategy to decrease impulse spending.

- Don't carry credit cards with you.
- Make a plan before making a purchase. Make a list of items you intend to purchase and spend, and if you are going to charge these items develop a plan for how you will repay this debt.
- Discuss your intent to use your credit card with another person to help you brainstorm other alternatives.
- Give yourself a 24-hour "cooling off" period before making a purchase.

3. Determine how much money you have each month to put towards debt repayment.

By subtracting the amount needed for total monthly expenses, including monthly savings (but not including debt repayment) from your total net monthly income (income after payroll deductions), you know the amount available for debt repayment.

For example:

Total Monthly Income (\$1200) – Total monthly expenses (\$1000) = \$200 (for monthly debt repayment)

Often debt collectors will try to get you to agree to a repayment plan that is not realistic for your financial situation. Determining a realistic amount for debt repayment will empower you.

4. Apply one or more of the following debt repayment strategies.

Strategy #1

The Power of Negotiation

Find an alternate creditor that offers a lower rate. Not just 6-month offers, but also a permanent rate, for the life of the loan or credit card. Call your creditor and ask them if they would consider decreasing your interest rate to keep you as a customer.

Be cautious in your attempt to lower your interest rate that you do not apply for a new loan or credit line that may deny you. Denials of credit are a negative mark on your credit report. Also, too many inquiries into your credit history by creditors could possibly have a negative effect on your credit score. If you transfer your balance to another card, be sure to destroy the old card. This removes temptation to rebuild new debt.

Strategy #2

Maintain Level Payments

The strategy of maintaining level payments is to maintain the same level of payment even when the total amount due decreases. So if your debt payment is \$80 a month, you keep paying \$80 a month toward your debt even when minimum payments decrease to \$65 a month. The tool PowerPay utilizes this strategy. You can access PowerPay on the web:

<http://www.extension.usu.edu/powerpay>

Strategy #3

Consistently Pay More Each Month

Consistently paying a little extra each month, over time, can make a big impact. Mortgage loans are a great way to demonstrate how this works. If you have a mortgage for \$70,000 at 8% for 30 years and you pay \$50 more a month, you will pay off your mortgage 8 years sooner and save yourself \$36,000 in interest.

Of Course -

The most powerful affect on debt repayment is combining strategies.



Your money's worth



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