

# Extension to Families At Work...At Home

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For your  
health



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## Stretch Your Food Dollars



With food prices increasing, here are some tips to save money at the grocery store:

- Keep a grocery list. Put a grocery list on the refrigerator, take it with to the store, and stick to the list...unless you encounter an unexpected sale. The less you shop, the less likely you will be to make an impulse purchase.
- Shop the specials. Plan your menus around sale items. Buy several packages of meat when it is on sale & freeze it. Any meat for long-term storage needs airtight freezer bags, rigid freezer containers, or another method of sealing. *Example: Buying meat on sale can easily save \$2.00-\$3.00.*
- Steer away from convenience foods. How much time do you really save when you buy a convenience food? You can probably save some money if you take a little more time.
- Save on store brands. Store brands or generic brands are comparable in nutrition to name brands. And...there may be little difference taste-wise. In fact, in some comparisons they have been preferred over the name brands! *Example: Buying just two store brand items & saving 50¢ on each = \$1.00 savings.*
- Stock up on staples when on sale. Invest in staples such as tuna, tomato sauce, or others you use often when on sale. Check expiration dates. *Example: Stocking up on 10 cans of food, reduced by 20¢ apiece, saves \$2.00.*

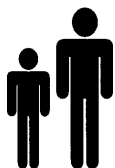
- Beware of snack attacks. Enjoy snacks such as chips, cookies, candy, etc. in limited amounts. You'll save money and may lose unwanted pounds at the same time! *Example: Buying one less bag of chips weekly saves at least \$8/month.*
- Don't shop when you are hungry and...leave the children at home, if possible! In these situations, you will buy more than what you planned OR buy unnecessary food items.

## Tips For Fall Athletes



Do you know someone participating in football, cross country, soccer, volleyball, and another sport? If so, how can you optimize the physical performance of this athlete?

One of the most important things to remember is fluid intake. It is very important to adequately hydrate before, during, and after exercise to prevent dehydration. Individuals who sweat easily, and in large quantities, are at greater risk for dehydration. An estimate of sweat loss per hour can be done by weighing yourself before and after exercise. If there is a loss of 2 pounds, this is equal to 32 ozs. of fluid....OR....the equivalent of needing to consume 8 ozs. of water every 15 minutes! To make fluid replacement easy, measure 8 ozs. (1 cup) of water and see how many gulps it takes to finish. For more information on hydration, training diets, and supplements, visit ISU Extension's "Eat To Compete" website at: <https://www.extension.iastate.edu/nutrition/sport/>.



## All in the family



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### Do One Thing At A Time

Is it difficult to concentrate? Do you find yourself constantly drawn into the television to get the latest news? You aren't alone if you find yourself glued to the TV. In fact, doing this has become so common that it has a name: the CNN Effect. If continuous news of storms and rebuilding efforts, war and death cause you to worry, watch the news once and then turn it off. Watch something light and entertaining.

Are you so wrapped up in what's happening and the decisions that you must make that you lose track of your usual work and daily tasks? Suddenly you are faced with a mountain of unfinished tasks, and the next thing you know, you are stressed about things not done.

Specialists suggest that doing one thing at a time, and completing that project before beginning another is a good way to help gain control over stress. Choose one task that needs to be done right away, and then complete it. Then take on the next one. Checking these things off a list is a great stress reducer.

### Helping Children Manage Stress

All children feel stress from time to time. Times of change like starting school, getting used to a new baby, or adjusting to a growing body during the preteen years can be difficult. Problems at home like conflict, illness, or divorce can cause stress. Problems at school with the teacher, other children, or schoolwork also can create stress.

Signs of stress in children often occur together, but no one child shows all symptoms at once. A fearful or sad child may get stomach aches and may cry, withdrawing from others. Another may become irritable when under stress, teasing siblings or peers and losing his or her temper.

Stress reactions can occur anywhere. In school a stressed child may be easily distracted, have difficulty following directions, or have trouble concentrating.

Children react differently to stress. Some seem to be born with easygoing personalities. From infancy, they take life in stride, getting along with others and adjusting to changes. Other children are upset easily, being bothered by new situations and routines as well as more challenging events. Children's personalities develop from what they inherit genetically and from the environment in which they grow up. You cannot change characteristics your children inherited, but there are many ways for them to learn to manage stress.

For more information on children's stress ask your local county Extension Office for publication PM 1660F "Helping Children Manage Stress" or download the information at <http://www.extension.iastate.edu/store>.

### Upside Down Day



Sometimes our lives are all too serious. We're bogged down with disasters, illness, work and worries...how about trying this!

Beef stew for breakfast? A skirt fastened around your neck? Mittens on your feet? We bet you can get giggles out of your entire family if you propose an upside down day!

Kick off the fun with brainstorming: exactly HOW upside down do you want to be? Do you want to wear pajamas to school and work? Eat dinner at the breakfast table? And cereal for supper? Or maybe it's a Saturday you turn upside down: sleep all day and do projects all night.

## Investments

### Protecting Your Retirement



Sudden unemployment is very stressful and the coping with the “here and now” is all you can think about. But if you had retirement benefits with your job, you may need to move quickly to protect their value. Besides protecting your hard-earned money, having your affairs in order will reduce stress and save time and money in the long run.

The law requires private-sector employers to provide information about your retirement plan. The Summary Plan Document will contain most of what you will need for up-to-date information about your benefits and can be obtained from your benefits office. Request an individual benefit statement from the administrator – not your employer. You are entitled to a written response within 30 days.

The two most common plans are **defined benefit plans** and **defined contribution plans**. Your rights for each upon leaving the company are different so you will need to figure out what kind you have.

A **defined benefit plan** guarantees a certain amount at retirement, dependent on your most recent level of pay and the number of years employed. The only way to get full advantage of this type of plan is to leave it intact until you meet the required retirement age. You may be able to “cash out”, taking only the money you contributed to the plan; leaving all funds your employer made on your behalf. You will have no future rights to the benefits. The Pension Benefit Guarantee Corporation will assume responsibility for funding and payments (up to a certain amount) if your employer fails to meet its obligations under a defined benefit plan.

Savings, thrift plans, profit sharing, money purchase pension plans, employee stock ownership plans and 401(k) plans are examples of **defined contribution plans**. The most common is the 401(k). With a defined contribution plan, it is impossible to calculate what your future benefits will be since the amount contributed by the employer and employee often change over time. The Pension Benefit Guarantee Corporation does not back this type of retirement plan. Contributions are made with pretax dollars. When you leave an employer, some plans allow you to leave your 401(k) with your previous employer. You may be charged an extra non-employee administration fee; forget you have money there as you move on; or be ineligible for future enhancements to the plan. Other options include moving your money to a plan with your new employer or moving your money to a Rollover IRA. If you “cash out” your 401(k), the administrator will deduct a 10% penalty and 20% federal withholding tax before issuing you a check. Plus, you may have to pay additional federal, state and local income taxes when you file your tax return. Depending on your tax bracket, you might lose up to 50% of your money.

Do not delay taking action. You likely will have a time frame in which this transfer must take place, often 60 days from leaving your job. Otherwise, a check may be sent directly to you, minus the penalty and taxes.

Contact your local ISU Extension office for more information on protecting your retirement benefits. The Protecting Retirement Benefits publication will outline details on the proper steps required when moving your funds to avoid penalties and taxes.



## Your money's worth



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