

Extension to Families At Work...At Home

January/February 2009



Your
money's
worth



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Helping Iowans become their best.



Worried about Identity Theft? Leave a little room after your signature and write “See ID”, on the white strip on the back of your credit/debit card. If the person taking your card does their job correctly, this little extra step may stop a thief from illegally using your card.

Both Visa and Mastercard require that the signature on a receipt match the signature on the card. When performing this comparison the merchant should notice the request for additional identification. You may even try writing the “See ID” in a different color ink, to draw extra attention.

Substitute Credit Card #'s

Substitute credit card numbers are also called “controlled payment numbers” or “virtual account numbers”. Controlled payment numbers help protect your privacy and your security. They are substitute numbers that let you shop online without using your real credit card number. These substitute numbers link back to your credit card number without you ever having to reveal your actual credit card number when you shop. Typically, controlled payment numbers expire after one use or can be extended for repeating monthly bills. Contact your credit card company to learn more about this service.

Charge Card vs Credit Card

The terms credit and charge are not interchangeable. A credit card lets you make purchases for which you are billed later. Most credit cards allow you to carry a balance from one billing cycle to the next; however, you have to pay interest on the balance. A charge card is a specific kind of credit card; the balance on a charge card account is payable in full when the statement

is received and cannot be rolled over from one billing to the next. Because of this, a charge card doesn't have a periodic or annual percentage rate.

www.CardRatings.org features an independent, free consumer credit card ratings report which compares credit card interest rates, fees, benefits, rewards, rebates, annual fees, etc. The report is compiled by the consumer credit organization Citizens for Fair Credit Card Terms.

Consolidation Loans

The major problem with debt consolidation is it feeds upon the tendencies that got you in trouble in the first place. If you've taken on so much debt that you're looking for more as a solution, chances are you won't qualify for the very low interest rates you see advertised. Those generally go to people with stellar credit ratings.

Before you sign on the dotted line, be sure that the costs of the new, bundled loan will truly be less than what you're already paying various creditors. Plus, when there is nothing to secure the loan (such as your home), expect the lender to bump up the rate.

Calculate interest and fees on all your existing accounts to determine the total of the payments you now make. Then compare those amounts with the consolidation loan numbers to make sure it truly is a better choice. As with any product, shop around. The bank down the street may offer an attractive loan rate, but your local credit union could turn up better terms.

A consolidation loan is only advisable when the credit problems have been caused by something outside the debtor's control that is unlikely to recur, such as a large medical bill or health crisis that is now resolved.



**For your
health**



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Live Healthy Iowa 100 Day Challenge

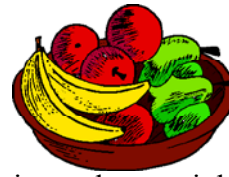
Jan. 14 - April 23, 2009



Live Healthy Iowa brings together friends, families, businesses and communities in a team-based nutrition, activity and weight loss program designed to promote a healthier lifestyle. Live Healthy Iowa is part of the national program, Live Healthy America. In 2008, 36,791 Iowans participated in a Live Healthy program and lost over 138,217 pounds and logged over 63,000,000 minutes of activity. To participate, become a captain and start a team! Form a team of 2-10 people and gather your team's e-mail addresses and t-shirt sizes. You can register online at livehealthy-iowa.org. The entry fee is \$18.00. Visit a Hy-Vee store starting Jan. 1 and purchase \$15.00 worth of Live Healthy America products and receive a registration discount of \$8.00 per team member. Teams track weight loss and/or minutes of activity throughout the 100 day challenge. Friendly competition can be fun and motivating, so you can check the leaderboard on line to see how your team is doing.

Live Healthy Iowa encourages you to set realistic goals and make informed decisions about your health. As a participant in Live Healthy Iowa, you'll receive a Live Healthy Iowa training shirt, the chance to win individual and team prizes throughout the 100 day challenge, weekly activity, nutrition and recipe tips, a personal on-line tracking page, a team leaderboard, 100 days of access to Trainingpeaks, a personalized meal plan and customized workouts and a one year subscription to a lifestyle magazine from a selected list.

Make Your Calories Count



At any given time, approximately 29% of men and 44% of women are attempting to lose weight. Billions of dollars are spent each year by millions of Americans attempting to lose weight or prevent weight gain. Many are confused about the fad diets that emphasize low fat, low carbohydrate, and/or high protein consumption. However, fad diets are not healthy in the long term. The likelihood of regaining the weight lost is significant. After all, if fad diets worked, overweight and obesity would not be a problem in this country. The bottom line to weight loss and weight maintenance is calories. Even on a "healthy" diet, excess calorie consumption will lead to weight gain. Low fat, low sugar, and high vegetable/fruit consumption can help reduce the amount of calories a person eats. Increasing the consumption of low fat, low sugar foods such as fruits and vegetables replaces high fat, high sugar containing foods, which reduces calorie consumption.

A commonly made mistake is the consumption of low, light or reduced calorie foods in amounts twice the amount of the "traditional" item. Increasing the portion size defeats the purpose of using reduced calorie foods. Calories are a measure of energy and can be obtained from carbohydrates, protein, fat and alcohol. Calories supply the energy that fuels your body. Foods provide calories at the following rate: 9 calories per gram of fat, 7 calories per gram of alcohol, 4 calories per gram of carbohydrate and 4 calories per gram of protein.

Start 2009 with New Habits



Habits are hard to change. Here are several suggestions to choose from or create your own idea, just decide on one!

Make Good Posture A Habit

In a relaxed, comfortable way, make it a point to sit straight and stand tall. Poor posture cramps your breathing and lowers your energy.

First & Last Thoughts of the Day

Just before sleeping and immediately after awaking, the door to your subconscious is wide open. Therefore, the thoughts you have at these two times will have a powerful influence on the quality of your rest and your day. Make your first and last thoughts **positive, peaceful, and powerful**. This habit keeps energy at a high level.

Watch Out for “Energy Wasters”

Typical energy wasters include choosing to be around negative people; using negative thinking, complaining and griping; feeling sorry for yourself; caring too much about what other people think; using “me-centered” thoughts such as I hurt, etc. and wanting to strike back.

Think Positive Thoughts

Thoughts are like mental magnets: what you dwell upon, you attract. Realistic, positive thinking produces a pleasant state-of-mind and strengthens your enthusiasm. While it is often good to be aware of the negative, it is not good to dwell on it. When you think too much about the negative aspects of life, you drain energy.

Take in Full Breaths of Air

To feel refreshed and energized, occasionally take in three to seven full breaths. Fresh, clean air is especially vitalizing. Concentrate on how you are breathing in, as you inhale and exhale in one smooth, continuous flow, without any jerks or pauses.

Thank-you Notes



Writing thank-you notes is an example of responsible and courteous behavior. Teaching children to write thank-you notes can be a part of helping them learn good social skills. Here are some suggestions....

- Take a positive approach! The way you talk about thank-you notes will influence whether your children or grandchildren think of writing them as a chore or as something thoughtful they can do for someone who has done something for them.
- Make it fun! Provide interesting and colorful paper, pens and pencils. Crayons, markers, and glitter (if age appropriate) can make the note look special. If possible take a picture of your child playing with the toy or wearing the clothing to include with the note.
- Pick a good time! Do not begin thank-you notes when your children or grandchildren are tired or hungry. Pick a time when you can work with them and when they do not feel rushed.
- Ask children or grandchildren what they would like to do! It may help to suggest a phrase to start the note. And keep your expectations in line with the child's developmental level.

Children who are just learning to write will misspell words and form their letters imperfectly. Young children will probably express their thoughts in brief and simple ways, such as, “I like the teddy.” Remember it does not have to be a long or perfect-looking final product.



All in the family



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Family Fun Nights at YMCA

Are you and your family looking for some family time during these cold winter months? If so, come to Family Fun Night at the Forest City YMCA on Saturday, January 31 and/or Saturday, February 28, from 6 to 8:30 p.m. The evening begins with pizza followed by a variety of family activities. All the activities are FREE of charge.

An RSVP is required to assist with plans for the food. Please call the Winnebago County Extension Office by the Thursday prior to FFN at 641-584-2261 or 1-888-408-6606 or email xwinnebago@iastate.edu

In case of inclement weather, please listen to K10W.

The sponsors for the evening are Winnebago County Extension, Winnebago County Farm Bureau, Forest City YMCA, local agribusinesses & financial institutions.

FREE – Budgeting Basics Classes Offered

Life is not about money, but how we deal with money has a huge impact on the quality of life, our families' lives and the life of our community. The FREE 3 hour Budgeting Basics Classes offered in our area can help you set goals and develop a plan to achieve them, develop a spending plan, organize financial records, manage credit wisely, understand retirement options and more. Classes are offered at TSB Community Room on Feb. 9, 6-9 pm in Forest City, also at North Iowa Community School Commons, Feb. 23 6-9 pm in Buffalo Center and at Lake Mills City Hall on March 2, 6-9 pm in Lake Mills. Preregistration is required one week prior to the class by calling the Winnebago County Extension Office at 641-584-2261 or 1-888-408-6606.

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Happy New Year from the Winnebago County Extension Staff

