

# Extension to Families At Work...At Home

November/December 2008



Your  
money's  
worth



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*Helping Iowans become their best.*

## Put Your Savings Program on Auto-Pilot

### Build Your Saving\$

Establish an automatic plan for savings, such as a payroll deduction. Money can be routinely deposited into your account. Modest amounts of money can also be used to buy US Government Series EE Savings Bonds. Various holiday savings clubs are other examples. Most of them are interest bearing if you adhere to the stated schedule, although rates may be lower. Make sure you know and understand the terms. These plans give you the advantage of saving regularly and avoiding a decision about all of the money coming into your household; the decision for that particular sum has already been made. Try to increase the amount put aside when you get a raise.

One way to put your savings on automatic pilot is to pay yourself first. This means you allocate a certain amount of your savings as a fixed expense within your budget just as a mortgage or rent is a fixed expense. You will avoid monthly decision-making, such as whether to spend or save, because you have already decided to save it. Use automatic withdrawals from your checking account or paycheck to accomplish this easily.

As you give up one expense, replace it with savings. When children outgrow diapers, put the diaper money into a college savings account. Do the same with child care expense. By substituting a savings habit for a paid-up expense you avoid the problem of nickeling and diming away the extra money.

## Look For Leaks In Your Budget



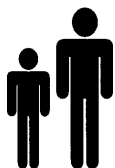
For one week or one month, record everything you purchase in a notebook. Then, highlight everything deemed unnecessary or those purchased hastily. In this way you will notice certain trends or preferences in your spending. By identifying them you will understand yourself (and any possible weaknesses) better. This helps you gain control over your money. This will work best if everyone in the household participates in tracking and setting goals for financial security.

## Examine Your Gift-Giving Style



Gifts can be a large financial drain. Some of us buy gifts we cannot afford, either to keep up with other family members or to “buy” love and friendship. Sometimes you just need to be firm and decide to spend less for whatever period it takes to put you on the desired path. One means to control the cost of gift-giving is to compile a list and include a price range before shopping.

Invest your time, energy, skills and knowledge to save allocated money instead. Make gifts such as arts and crafts items or baked goods. Trade day care for mending. Exchanging goods and labor with friends builds relationships and saves money. Use your imagination. Can you think of other “money substitutes?” List and explore them. The inclusion and eventual cooperation of all members of the household might even increase the chances for success in this money saving venture.



## All in the family



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The *Extension to Families - At Work At Home* is produced by Iowa State University Extension Families staff in Allamakee, Black Hawk, Bremer, Buchanan, Butler, Cerro Gordo, Chickasaw, Clayton, Delaware, Dubuque, Fayette, Floyd, Franklin, Grundy, Hancock, Howard, Mitchell, Winnebago, Winneshiek, and Worth Counties. Layout by Trece Lonneman, Office Manager, Hancock County Extension. Articles from this newsletter may be reproduced in their entirety as long as Iowa State University Extension is credited as the source.

### Choosing An Uncluttered, Focused Life

Once an off-course test pilot radioed back to the control tower. He said, "I'm lost, but I am making record time."

Many of us are like that test pilot moving faster, doing more. With little time for reflection, we squeeze one activity after another into our frenzied lives.

But are we really getting anywhere, or worse yet, will we end up in the wrong place?

Take a few minutes to write out your responses to the following three items:

1. Think about your dreams, values, and life goals. List the five most important things you want to do with your life from this point on.
2. Next, pretend you will die suddenly in three months. List the several most important things you want to do with your remaining time.
3. Look over your answers to the first two items. Are your two lists in harmony with each other? Of all the things you listed, put a star by the three most important.

How much clutter is there in your drawers, closets, attic, basement or garage that is taking up space and is seldom or never used? As you think about these and similar storage areas in your home or work space --- or better yet as you actually look at them --- you may be amazed at the amount of stuff you have accumulated. Break the uncluttering job into manageable portions, perhaps clearing out and organizing one drawer or shelf every few days.

Are there changes you want to make, items you want to let go of? If you have not used something in the last year, and it's not a treasured item with high

sentimental value, why not pass it on to someone who would appreciate it? Soon your living area or office will feel decidedly more open, organized and pleasant. Chances are you will feel different too --- less burdened, more refreshed, and more open to new possibilities.

Another kind of clutter that gets in the way of having a better life --- old hurts and resentments of which you have been unable or unwilling to let go. The process of clearing away these inner blockages to the good life is similar to housecleaning. It usually works best to concentrate on one area at a time, in a way and at a pace that feels good to you. Friends, mentors, and perhaps a professional counselor can help you through the process of finishing old business and letting it go. If you are spiritually inclined, prayer, meditation and inspired reading can do wonders to assist you. At times we all have felt mistreated, neglected or rejected. Letting go of our grudges and grievances can be hard. Often, however, we have the most trouble forgiving ourselves. Learn from mistakes and let them go!

### As Time Changes - Celebrating the Dark



We all know that there are still 24 hours in a day, but our day seems to be shorter as we adjust to the daylight savings time changes. It is getting dark earlier in the evening and we have been unconsciously programmed to think of dark as being bad and light as being good. Dark is even defined as "gloomy or sinister."

Winter is a perfect time for contemplation and dreaming instead of running and hurrying. I am not suggesting hibernation, but do use a bit more of winter time to read, tell stories, and be with family. Appreciate this time of year and work on loving the dark. Enjoy the winter!

## What You Should Know About Food Allergies

Food allergies are a growing and serious concern in the United States. Millions of people have food allergies. Though reasons for this are poorly understood, the prevalence of food allergies appears to be on the rise.

Any food can trigger an allergic reaction! However, eight foods account for 90% of all food allergies and are the most common allergens:

- Tree nuts (like walnuts and cashews)
- Peanuts
- Milk products
- Soy
- Wheat
- Fish
- Shellfish
- Eggs

An allergic reaction is triggered when the immune system mistakenly overreacts to a food that it thinks is a harmful invader. The overreaction causes symptoms that may appear within seconds to hours after eating a trigger food. A severe allergic reaction to a food can involve many body organs and may develop rapidly. This reaction is called anaphylaxis.

Signs and symptoms of adverse food reactions may include any or several of the following: itching, tingling, and/or swelling of the lips, palate, tongue or throat, chest tightness, shortness of breath or wheezing, skin reactions (hives, rashes, itching, or flushing), nasal congestions or itchiness, itchy or teary eyes, intestinal symptoms (nausea, vomiting, abdominal cramps, or diarrhea), and without treatment, food allergies can even lead to death.

Iowa State University Extension has some new, smaller-size posters and information on food allergies. If you have a child or know of a child with food allergies, these would be great to share with child-care providers or school staff. It can be a matter of life or death! Contact your local county Extension Office for more information.

## Why Choose “Whole Grains” In Your Diet?



Eating plenty of whole grains may help protect against many chronic diseases. Eating fiber-containing foods, such as whole grains, also decreases the incidence of constipation. The high fiber content of many whole grains may also help you to feel full--with fewer calories--and they are low in fat.

Become a label detective! Read a food label's list of ingredients. Look for whole grains listed first, such as brown rice, oatmeal, whole oats, bulgur (cracked wheat), whole rye, graham flour, pearl barley, whole wheat, whole grain corn, or popcorn. Color is not an indication of a whole grain. Bread can be brown because of molasses or other added ingredients.

## Get Out Your Crockpot or Slow Cooker

How wonderful to open the front door on a cool evening and be greeted by the inviting smells of beef stew or chicken noodle soup! A crockpot or slow cooker can make life more convenient because, by planning ahead, you save time later... and it takes less electricity to use a slow cooker than an oven. The direct heat from the pot, lengthy cooking time, and steam created within the tightly-covered container combine to destroy bacteria and make the slow cooker a safe process for cooking foods. There is one food safety message to remember: Never put meat into a slow cooker when it is frozen...always thaw meat or poultry BEFORE putting it into a slow cooker! The outside may start to thaw, but it can leave other parts of the meat at temperatures that allow bacteria to rapidly grow over that period of time. If possible, turn the cooker on the highest setting for the first hour of cooking time and then to “low”-or the setting called for in your recipe. However, it is safe to cook foods on “low” the entire time -- if you're leaving for work, for example, and preparation time is limited.



# For your health



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2009 Medicare Prescription Plans

Now is the time to do your Part D checkup! Medicare has announced its new Part D prescription plans for 2009 with significant changes. Winnebago County Extension and Iowa Senior Health Insurance Information Program (SHIIP) can help you with your Part D plan, you can pick up a packet at the Extension Office in Thompson or call 888-408-6606 or SHIIP at 1-800-351-4664. Once the packet is completed just return the packet to SHIIP and you will receive a plan comparison. SHIIP will contact you to discuss the options and, if you choose, help you enroll. Enrollment in a new plan must be done between November 15 and December 31, 2008.

SHARE your time... Save on Food

Rising food costs are affecting everyone. SHARE a nonprofit food organization can help, by offering good, nutritious products through a volunteer run, community based distribution system. Everyone is welcome to participate. SHARE participants can save up to 50% on frozen meats, fresh produce and other grocery items. Volunteer contacts are Ellen Smith in Rake at 566-3864 in Forest City contact Marie Hayner 581-5820 and Linda Putney 585-2561, contact them for forms or log onto the SHARE website [www.shareiowa.org](http://www.shareiowa.org). Brochures are available at our office 183 1st Ave, Thompson, or call 1-888-408-6606.

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*Happy Holidays from the Winnebago County Extension Staff*

