

Extension to Families At Work...At Home

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All in the
family



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A New Year, A Fresh Start

 If you have already given up on New Year's resolutions, consider a different approach that's more likely to yield positive results. January is a wonderful time of the year for taking stock of our lives. Looking back at the past year we can learn from the inevitable hardships and mistakes that are a part of life, both at home and on the job. The challenge is to use the wisdom you gained last year in this new year. 2007 will be filled with new opportunities.

How do you want to use the gift of time that the rest of the year will bring? Take a little while away from your normal responsibilities and ponder this question: What would you most love to accomplish during this coming year of opportunity? Thinking about what you truly love is energizing. Doing what you love stimulates creativity and is one of the best motivators ever discovered.

Focus on one single goal this year. And make sure it's a goal that you really, really want to accomplish.

Source: University of Kentucky Extension

About Grandfathers



Grandfathers play an important role in the development of their grandchildren. Researchers have found that grandchildren who have a close relationship with a grandfather are likely to perform well in school, display positive emotional adjustment, have higher self-esteem and have a greater ability to develop and maintain friendships.

Connecting with grandchildren is the first step to achieving a satisfying grandfather-grandchild relationship. Call or e-mail your grandchildren just to say hello. Spend one-on-one time with a grandchild, teaching him or her a skill you have (for example, woodworking, fishing, stamp collection or other hobby).

Coping with Stress: Change the Situation or Change Your Thinking

Stress is often the result of passively accepting a problem situation. You'll feel more confident and in control if you either change the situation or change the way you're thinking about it.

You may not have control over everything, but identify areas where you do have some power. When you cannot change a situation, pay attention to your thoughts. Are you focusing on how bad you feel? If so, thinking of the positive side of the situation can help.

For example, if the problem is work stress you may find it helpful to remind yourself often about the benefits of working. Working makes it possible for your family to live comfortably. Look for meaning in your work. Why are you doing it? How can you enjoy it? Enjoying work and knowing that there is a purpose reduces stress and fatigue and brings new energy.

Know what you value. Keep your values in mind when making decisions at home and at work. All the planning in the world will not prevent every problem. When that happens, begin again. Remember, tomorrow is another day with new opportunities.

Source: University of Illinois Extension



For your health



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A New Year, Time for New Healthy Routines for School and Work

Lunch and snack choices are often overlooked as part of establishing a successful eating routine. Here are five tips for lunch and after-school snack preparation.

✓ Wash hands, counters and utensils--water and soap are the best food safety tools. With the flu season upon us, now is an excellent time to recommit to food safety principles, including hand washing. Hands should be washed with warm water and soap before handling food. Countertops and utensils should be wiped with hot soapy water before and after food preparation. Kids should be encouraged to wash their hands before eating.

One of the most overlooked causes of food borne illness is dirty hands. Failing to wash hands can transmit a variety of viruses including Norwalk virus and common cold virus. Clean hands and counters go a long way toward preventing illness.

✓ Keep cold foods cold--temperature control is essential. Carried lunches are often prepared in the early morning and held in a school locker until noon. The resulting room temperature environment encourages the growth of illness-causing bacteria, especially in meat sandwiches.

The best way to keep bacteria from multiplying in meat sandwiches is to keep them cold. Making the sandwich the evening before and freezing it is one option. Other methods for keeping foods cold include using freezer gel packs, frozen juice boxes or frozen fruits, such as applesauce. An insulated lunch box also will help keep foods cold.

Likewise, if hot soups or other foods are sent for lunch, they also must be kept hot--not lukewarm. Preheating an insulated container with hot water before putting the food into it will help keep the food hot throughout the morning.

✓ Shop smart--read labels before buying commercially prepared lunch and snack items. Some convenience foods are very high in sodium, fat and simple sugars, making them less than ideal choices for growing kids. Ready-to-eat items such as applesauce, fruit cocktail, fresh fruits, baby carrots, yogurt and shelf-stable puddings are more nutritious choices.

✓ Check and replace water bottles. You see them everywhere--hanging off of backpacks, on desks, being refilled at the water fountain. But what kind of care do water bottles need?

Wide mouth water bottles that are designed for reuse should be washed frequently with hot soapy water. Make sure the cap is cleaned by running hot soapy water through it and rinsing with hot water. To sanitize the bottle, use five drops of regular bleach in a full bottle of hot water. Allow the bottle to air dry and you are ready to go for the next day. Commercially filled water bottles are designed for single use and are not recommended for repeated use. The narrow neck and mouth make these bottles difficult to clean.

✓ If in doubt, ask or look for more information. Contact ISU Extension Answer Line for questions about home and family issues. Call toll-free, 800-262-3804; email answer@iastate.edu; or check the frequently asked questions and answers on Answer Line's Web site, <http://www.extension.iastate.edu/answerline/>.

Is the Sales Price the Best Price?

You want a good deal, but just how do you decide if the deal is real?

Shop around. A “sale” price isn’t always the “best” price. Some merchants may offer the sale price for a limited time; other merchants may discount the item everyday. Also, when you’re comparison shopping, make sure you have the manufacturer and model number.

Read sale ads carefully. Some may say “quantities limited,” “no rain checks,” or “not available at all stores.” Before you step out the door, call ahead to make sure the item is in stock. If you’re shopping for a popular item, ask the merchant if he’d be willing to hold the item until you get to the store.

Take time and travel costs into consideration. If an item is on sale, but it’s all the way across town, how much are you really saving once you factor in your time and travel costs?

Look for price-matching policies. Some merchants will match, or beat, competitors’ prices.

Go online. Check out Internet sites that compare prices for items online. If you buy online, keep shipping costs and delivery time in mind.

Carefully consider bargain offers that are based on purchases of additional merchandise. For example, “buy one, get one free” or “free gift with purchase.” If you don’t really want or need the item, it’s not a deal.

Ask about sale adjustments. That is, if you buy an item at regular price and it goes on sale the next week, can you get a credit or refund for the discounted amount?

Ask about refund and return policies for sale items. Merchants may have different refund and return policies for sale items.

Comparison Shopping Pays Off



Even though comparison shopping is one of the most basic ways to save money, a 2003 report indicates that only about half of all consumers shop around, often because they believe it won’t make any difference. However, the same report shows that comparison shopping does pay off.

Those surveyed indicated that the time and effort of comparison shopping would be worthwhile if it would save 10% of a product’s cost; this applied for products including gasoline, car insurance, TVs, cars, and phone service. For other products (including car rentals, plane tickets and life insurance) the survey respondents said that comparison shopping is worthwhile if savings is 25% or more.

In a related study, researchers examined how much can actually be saved by shopping around. For many products, the savings greatly exceeded 10-25%. For televisions, savings was over 20%; for plane tickets, savings was more than 50%. Clearly, shopping around pays off better than many consumers realize. (Source: *Consumer Literacy Coalition, Consumer Fed of America.*)

Another way to look at the payoff is to compare the time spent in comparison shopping with the amount of money saved. In many cases, shopping around can be done quite easily, by phone or on the internet. Study examples included: spending 16 minutes to save \$100 on a TV; spending 21 minutes to save \$26 on a two-day car rental; and spending 15 minutes to save \$139 on an airline flight.

Consider how those savings translate into hourly wages: \$375/hour; \$74/hour; and \$556/hour! If comparison shopping was a job, we would all be standing in line to apply!

Is Cost the Only Factor

When shopping, cost is obviously an important consideration. Does that mean that the more-expensive product is always better? No.

Quality. It may be worth paying more for a product because it has the taste or feature we like. If we want a product to last a long time, it may be worth paying more for high-quality materials. On the other hand, poor quality may be just fine for an item that is seldom used.

Local Business. It is common for consumers to choose to shop in their own town, to support the local economy, even if they could spend less elsewhere.

Service and Warranty. Paying a little more may be worthwhile if it gives you a stronger warranty or access to on-going repair service.



Your money's worth



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