



Family Matters

July/August 2005

A Family Newsletter prepared by Iowa State University Extension Family Specialists

Lower cancer risks – 64¢ a day

Surveys show that most Americans know that eating five or more servings of vegetables and fruits each day, plays a vital role in good health. Yet more than 75 percent of consumers are not eating nearly that number. Many say cost is the main reason.

In a price analysis of 85 different vegetables and 69 kinds of fruit, the USDA reported that it would cost consumers 64 cents a day to eat three servings of fruits and four servings of vegetables. Most fresh produce is actually less expensive than frozen or canned.



Join in SHARE Iowa

SHARE Iowa is a non-profit food co-op whose emphasis is on building community, promoting volunteerism and helping people lead healthy lives. SHARE Iowa is for people from all backgrounds, ages, and income levels.

Individuals who have performed two hours of volunteer service in their community are eligible to purchase high quality meats, fresh fruits and vegetables at discounted prices each month.

Participating in the program is easy, call SHARE Iowa at 1-800-344-1107 to find the site nearest to you. There are 140 SHARE sites across the state. Participate and start saving money while helping your community.

Take your burgers' temperature

A thermometer is the one sure way to be certain those burgers are fully cooked. The very serious E. coli illness 0157:H7 can result from eating under-cooked burgers.



To take the temperature of a hamburger, Sam Beattie, Iowa State University Extension Food Safety Specialist, recommends holding the patty with tongs and pushing the point of the thermometer into the side of the burger going toward the center. The thermometer should hit the thickest part of the burger and reach 160° F. This temperature kills the bacterium E. coli 0157:H7 and other illness causing bacteria.

Also, remember these food safety tips: keep it cold, keep it clean, and chill it quickly. And don't forget to wash your hands often and thoroughly. They easily become contaminated with a variety of illness-causing organisms.

Keep food safety in mind when you enjoy those home-grilled burgers at your summer celebrations.

Food preservation, canning Web sites

Find reliable, up-to-date food preservation information and recipes at:

USDA Complete Guide to Canning

<http://extension.usu.edu/cooperative/publications/index.cfm?cid=249&gourpid=14>

National Center for Home Food Preservation

<http://www.uga.edu/nchfp>

Iowa State University Answerline at: 1-800-262-3804

**IOWA STATE
UNIVERSITY**
University Extension

The U.S. Department of Agriculture (USDA) Cooperative Extension Service, Iowa State University of Science and Technology, and the United States Department of Agriculture cooperating prohibits discrimination in all its programs and activities on the basis of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, and marital or family status. (Not all prohibited bases apply to all programs.) Many materials can be made available in alternative formats for ADA clients. To file a complaint of discrimination, write USDA, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410 or call 202-720-5964.

Financial tips for travelers

Along with planning itineraries and packing the right clothes, planning for any trip also requires thinking about how you will carry money. There are advantages and disadvantages to cash, credit cards, debit cards and traveler's checks for expenses. Consider these tips:



Credit cards are safer than cash. If you lose a credit card your maximum liability is \$50 per card if someone uses your card fraudulently. If you call before it is used, your liability is zero.

If you use credit for expenses and souvenirs, you'll take home debt you'll need to repay. Use the credit card with the lowest interest rate. This is important if you do not pay the balance in full at the end of the month. Try to pay your balance in full each month to avoid interest charges.

Take along a list of credit cards, account numbers, and phone numbers for the issuers in case cards are lost or stolen. Don't keep that list in your wallet. Report a lost or stolen card right away.

Consider taking only two major credit cards: one for rental cars, gasoline, hotels and meal expenses, and the other for emergencies. Hotels and car rental companies usually place a hold on your card for anticipated charges. If you are close to the credit limit on your card, it may be declined when you try to use it for other expenses.

Consider notifying your card issuer in advance if you will be charging large purchases or using it in an unusual location. To protect their customers in case of stolen cards, fraud departments may block a card if it is used in an unusual way, including in another state or country.

An ATM or debit card with a Visa or MasterCard logo linked to your local checking account is useful when a business does not accept out-of-town personal checks. One disadvantage: if your ATM card is lost or stolen and the thief gets your personal identification number (PIN), the thief can withdraw money from your account before you know the card is gone. Take the financial institution's phone number and account number to easily notify them if your ATM card is lost or stolen.

Traveler's checks are a time-honored option, with new features available, including: traveler's checks for two people so either person can use the check; buying traveler's checks online; checks issued in foreign currency; and a plastic travelers check that works like a cash card. Be sure the traveler's checks you buy are widely accepted and can be replaced quickly if they are lost or stolen. Take the phone number and serial numbers with you in case checks disappear. Store the list apart from the traveler's checks.

Never leave credit cards, cash, traveler's checks, jewelry, laptop computers or other valuable items in a hotel room. Use a hotel safe, wear one of several types of money belts, or divide cash among group members.

Watch your mail

New Medicare Prescription Drug plan information coming

If you or someone you know is covered by Medicare, the next six months are very important. Pay close attention to anything that comes in the mail from Medicare, the Social Security Administration or your insurance company.



June through August 2005 – a quarter million Iowans will receive a mailing from Social Security, with a form and instructions to apply for extra assistance when the new prescription drug plan takes effect in January 2006. If you receive this mailing, fill it out and send it back.

September-October 2005 – you'll receive a mailing from your insurance company telling you if your current prescription coverage is as good as or better than the new Medicare plans. Keep this mailing safe in your files for future reference, because it affects your current plan decisions as well as your options years down the road.

Note: this information may not come in a stand-alone letter. It might be included in a newsletter, or as an extra piece in a larger mailing, so pay attention to everything you receive!

Stay tuned for much more about the prescription drug plans in months ahead, but start now by watching your mail carefully!

For more information, contact the State of Iowa's **Senior Health Insurance Information Program: 800-351-4664** or www.shiip.state.ia.us

Reclaim family time

Does it seem like children's schedules and activity calendars dominate your family's life? They very well may be. According to a study by the University of Michigan, today's children have 12 hours less free time than children in the late 1970's. The study showed that children play less and have half as much unstructured outdoor activities.

What kids today do have, says the study, is twice as much structured sports and a tremendous increase (from 30 minutes to three hours) of passive spectator time.

Families feel this shift in hurried family meals, racing to get to kids' events, difficulty squeezing in homework and no time for family vacations, family visits, or just hanging out together.

Research also shows that regular family dinners, family rituals (especially at bedtime), and rich family life and community involvement are linked to children doing well in almost all areas of life. You can start reclaiming family time. The steps below tell how.

- **Turn off the television one night a week.** Use this time for playing board games, card games, pencil-and-paper games or engaging in physical activity.
- **Eat one meal a day together.** Use this time for talking about what happened or what is coming up.
- **Set a time to do household chores** and enjoy a treat together when they're completed.
- **Turn off the radios, DVDs and phones.** Use time traveling in the car for games and conversation.
- **Reclaim or start bedtime rituals.** Connecting with family members at the end of a day is an important way to let them know they are important and loved.

Create special 'couple' time

Couples often find they have too much to do and too little time. Routine demands can take up the day — leaving little time to spend with your spouse or partner. Look for “mini moments” to connect. Spend 10 minutes a day – 20 seconds at a time – saying or showing your spouse or partner that you care. For example:

- Send him or her off in the morning with a kiss and hug.
- Make coffee or tea for him or her.
- Call and leave a voice mail message.
- Put a love note in his or her lunch.
- Greet him or her with a cheery smile.



Help older Iowans age in place

Dad is 83 and has lived in his home for almost 50 years. It worked fine when he was younger, but it's not the safest or most convenient place for him now. Thing is, it's where he wants to live, despite the drawbacks.

Many aging Iowans live independently in their own home, but what if Dad falls as he walks down the basement stairs to change the furnace filter?

The home environment can help — or harm — older Iowans as they go about their daily activities. As people age, the arrangement of their home's interior becomes increasingly important. People want to ‘age in place’ – they want to remain in their own homes as they get older. But their homes are not always well designed to accommodate their changing abilities.



While many older households *could* make simple changes in their homes that would help them continue to live there safely, most do not, according to Iowa State University researchers. Respondents placed a high priority on being able to continue to live in their own home as they aged. But just under 70 percent of the over 80 age group had added stair rails. Forty-eight percent had added grab bars and just over 25 percent had remodeled the bathroom. But only 10 percent had widened doorways in their home.

The researchers created a “visitability” score that assessed the features of a home that make it accessible for visitors who use a wheelchair, including a no-step entrance and an accessible bathroom and bedroom on the first floor. Almost all respondents said their home was “visitor-friendly,” but less than 40 percent had an entrance that did not have steps.

Researchers doubted whether the respondents accurately understood the space requirements for an accessible bathroom. Having a bathroom on the main floor is not enough. A five-foot “turning circle” of open floor space between bathroom fixtures is needed for maneuvering a wheelchair.

The ISU Extension Web site on Universal Design and Home Accessibility has more information at <http://www.extension.iastate.edu/universaldesign> ISU Extension family life field specialists can present education presentations to groups on this topic. Contact your county extension office and ask for the specialist serving your county.