



Family Matters

September/October 2005

A Family Newsletter prepared by Iowa State University Extension Family Specialists

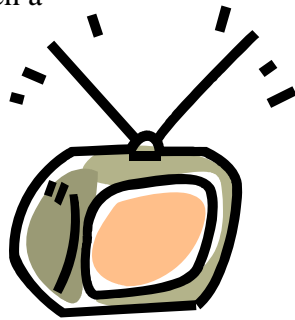
Television: Who Has The “Controls”?

Recently much attention has been given to obesity and the health risks associated with being overweight. Television is often a hidden culprit that influences weight and health outcomes in children.

Studies have shown a direct connection between screen time and body fat in young people. The average American child spends over thirty-two hours weekly watching TV or playing video games, more time than any other activity except sleeping!

Incidences of obesity are highest among children who watch four or more hours daily of viewing and lowest for those who watch less than an hour each day. Studies indicate that the more time spent watching, the greater the weight increase. Children with televisions in their bedrooms have been found to be especially vulnerable to weight gain because they generally spend more time viewing.

Today’s marketers recognize that children have years of purchasing power ahead of them. Airwaves are glutted with fast food advertisements for fries, sodas and what is lightly referred to as “junk” food. Europeans are now working to halt television ads directed towards children who are being enticed to eat like Americans!



Columnist Ellen Goodman summarized it well: “The media have become the mainstream culture in children’s lives. Parents have become the alternative.”

Caregivers must work against dominant cultural messages which encourage children to buy, buy, buy...things that might not be good for them!

Here are things parents can do to take back the television “controls”:

1. Limit children’s daily time spent viewing television and videos. This is obviously easier to do when the television is not in the child’s bedroom!
2. Let children help select programs ahead of time. This helps them think through what is most important for them to view.
3. Discuss with them why certain programs are off-limits.
4. Challenge media messages.
5. Encourage reading, games, and physical activities.
6. Model healthy lifestyles choices! Let children observe adults who are not “glued” to the screen but are physically active and interested in more than what Hollywood presents.

Source: Eric Schlosser, *Family Information Services*, Minneapolis, MN.



Credit Card Minimum Payments: Good News and Bad News

The minimum required payment on your credit card balance is likely to go up in the next several months. Due to changes in banking regulations, credit card issuers will no longer accept a minimum monthly payment of only 2% of the balance.

This is actually good news for consumers. It eliminates the trap of paying only those low minimums – a trap which has taken 20 years or more to pay off a balance, at a very high cost. *[Example: If you pay a 2% minimum payment on an \$1,800 balance, assuming 18% interest rate, it would take 22 years to pay off - a total cost of \$5,59, or nearly \$3,800 interest.]*

The new regulations will assist consumers from slipping into a situation where it may take decades to pay off their debt. Instead a payoff time of 7 - 10 years is held up as an appropriate maximum, with minimum payments to be set accordingly. In the long run, this change will be very good for consumers, reducing interest cost substantially.

In the short run, however, some consumers will experience real challenges. A consumer with \$10,000 in credit card debt (whether on 3 credit cards or 30), may currently be getting by with minimum monthly payments as low as \$200. Under the new credit card policies established in response to regulatory changes that same consumer might see minimum payments of \$300 - 400 per month. To make those increased monthly payments, some consumers will need to drastically adjust their spending habits.

If you always pay more than the minimum payment on your credit card bills, congratulations. You are not likely to be affected by this change. If, however, you have fallen into the minimum payment trap, this change will forcefully offer you the opportunity to climb out of that trap! **Start now** – reduce other expenses so that you'll be able to pay the higher credit card payments when they come.

For help with credit repayment problems, contact a local non-profit Consumer Credit Counseling

agency. To learn what is available near you, go to the National Foundation for Credit Counseling: www.nfcc.org or 1-800-388-2227. In general, it is advisable to work with a local agency rather than a nationally-advertised agency with no office in your area.

Guard Your Home Equity

Home equity is the most valuable financial asset of many American families. *Equity* is the market value of your home minus the balance remaining on your mortgage. Equity is built as you pay off your mortgage debt and as the market value of your home increases.

In a financial jam, consumers may turn to their home equity as a resource, either by refinancing their mortgage and taking a cash payout, or by taking out a home equity loan in addition to their primary mortgage. The tax benefits of these loans are often highlighted in advertising, and because they are secured by your home, they may be available at relatively low interest rates.

Home equity loans are risky. If anything goes wrong with your personal finances, you could lose your home. By committing to larger monthly mortgage payments or additional years of payments, you increase your chance of someday being unable to keep up with those payments.

In addition, there is a chance that housing values in an area may decrease. In a serious local economic setback, they may remain low for an extended period of time. The more debt you have against the value of your home, the greater your chance of *owing* more than the house is actually *worth* on the market – putting your home at risk.

Think carefully before using home equity loan to get out of a financial jam or to reach some other financial goal. Definitely avoid such a loan if it seems like it will be difficult to make the payments. If you do decide that a home equity loan is your best bet, borrow as little as possible, and then take steps to build financial security (increase savings, reduce debt load, and be appropriately insured).

What's For Lunch???

Most children consume one-third of their daily total calories at lunch. So when you “pack it yourself” here are some tips on helping them eat nutritious foods.

- ❖ Plan ahead. Keep the right foods on hand that will provide nutrients, variety and from all food groups.
- ❖ Be certain you always include at least one fresh fruit or vegetable – both is even better.
- ❖ Choose skim milk, water or fruit juice. These are your best beverage bet.
- ❖ Remember food safety. It is best if you keep food chilled in insulated lunch boxes with an ice pack.

Personalized Food Pyramid

Have you checked out the new food pyramid? If



not, now is the time to do so. The Website MyPyramid.gov features:

MyPyramid Plan
– a quick

estimate of what and how much food you should eat from the different food groups.

MyPyramid Tracker – detailed information on your diet quality and physical activity status.

Inside MyPyramid – in-depth information for every food group, including commonly used measures, choosing healthy oils, discretionary calories and physical activity.

Start Today - tips and resources on all food groups and physical activity and a worksheet to track what you are eating.

Apples, Apples, Apples!!!!

Nutritive Value of Apples – Apples can play an important role in home cookery and nutrition. An average apple contains about 90 calories, and small amounts of vitamin A, vitamin C, thiamine, riboflavin, calcium, phosphorus, and potassium. Pectin and fiber aid intestinal activity. Apples are thirst quenching because they contain about 85% water. They are a perfect snack food because their natural sugars provide quick energy, while the bulky pulp makes the eater feel full.



Storing Apples - Apple storage life is primarily influenced by temperature and humidity. Apples will last the longest in storage, and retain best quality, when kept close to 32° F. Although garages, basements, and root cellars **may** provide adequate storage conditions, the best place to store apples is usually in a refrigerator. Warmer temperatures always shorten the storage life of apples. Apples stored near 32° F. will last about 8 to 10 times longer than apples stored at room temperature.

Humidity helps reduce the shriveling of apples in storage. If the storage environment is low in humidity, as most refrigerators are, the fruit should be stored in a perforated plastic bag or a covered container.

Although apples may be displayed in a fruit bowl at room temperature for a short period, such conditions will dramatically reduce their usable life.

ISU Extension needs your help

We are interested in your ideas about the most important needs in your community. Please take the seven minute *Needs Assessment Survey* by going to ISU Extension's homepage www.extension.iastate.edu/ and clicking on

