



# Family Matters

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A Family Newsletter prepared by Iowa State University Extension Family Specialists

## MyPyramid for Kids

In late September a child-friendly version of the new Food Pyramid was unveiled. It is designed for children in grades 1- 6. The slogan that goes with it is “Eat Right. Exercise. Have Fun.”

Tips for the whole family to follow include:

1. Make half your grains whole.
2. Vary your veggies.
3. Focus on fruits.
4. Eat calcium-rich foods.
5. Go lean with protein.
6. Change your oil.
7. Don't sugarcoat it.



Go to [www.MyPyramid.gov](http://www.MyPyramid.gov) for a closer look at the MyPyramid for kids, for more information for kids, and kid-related educational activities.

## Food safety for power outages

Winter is coming which, in Iowa, means there is the possibility of a power outage due to a winter storm. The following steps will help to keep food safe.

- Keep an appliance thermometer in the refrigerator and freezer. Knowing the temperature inside the appliance will help determine the safety of the food.
- Make sure the freezer is operating at or below 0 degrees and the refrigerator is at or below 40 degrees.
- If you suspect a power outage may occur, freeze containers of water to use in the refrigerator or in coolers to help keep food cold once the power is off. Group food together in the freezer – this helps the food stay cold longer.

- Once the power is off, keep the refrigerator and freezer doors closed as much as possible.
- The refrigerator will keep food safely cold for about 4 hours, if unopened. A full freezer will hold the temperature for 48 hours (24 hours if it is half full) and the door remains closed.
- After the power comes on – immediately look at the appliance thermometers to know if the temperature has stayed under 40 degrees or if there are still ice crystals in the frozen foods.
- Frozen food may be safely refrozen if the food item still contains ice crystals.
- Discard refrigerated perishable food such as meat, poultry, fish, soft cheeses, milk, eggs, leftovers and deli items after 4 hours without power.

## When in doubt, throw it out!

## Gaining Muscle

Regaining lost muscle by lifting weights could be a lifesaver for women, who typically lose 20 pounds of muscle between ages 35-70. Here are the facts: After age 30 women who do not strength train begin losing muscle at the rate of 5 pounds a decade. By age 70, the sedentary woman has lost 20 pounds of muscle. Loss of muscle means a slower resting metabolism and can lead to excess weight and fat linked to higher cancer risks such as breast cancer.

As the saying goes, “Use it or lose it.” Exercise may not increase our lifespan - but it can certainly prolong our disease-free years.



## Tis the Season to Give

Parents can take an active role this holiday season to help children learn the gentle art of gift giving and receiving. Perhaps the most fun for children is the handmade project. Children love to paint or draw. An inexpensive set of watercolors or markers will do. Add to this an assortment of stones, boxes, newsprint, posterboard or paper doilies and they can be busy for hours.

Children can feel hampered by a lack of money. Parents might encourage their children to give the gift of service. School-age children, in particular, can make or give coupons for odd jobs around the house. Service giving can include anything from washing windows to walking the dog to sorting the laundry.

Remember to thank your children for their gifts. Say "thank you" with your words and your smile. If you really want to make an impact, write your child a short thank you note. Expressing your thanks on paper lets your kids know how much you appreciate their thoughtfulness. It also gives them a model for writing thank you notes of their own.

Consider making it a family tradition to give a gift from the whole family toward a worthy cause. Some families provide a holiday dinner for a needy family in the community. Other families enjoy purchasing and planting a tree each year in a nearby park or donating a book to their local library.

Whatever you choose, make sure that it is meaningful. Your presence, time and attention can be far more important than your presents. Taking the time to share, relax and enjoy the holidays can be the best gift of all.

## What is your child learning this holiday?

Holidays bring celebration, friends, family and probably a gift exchange or two. As adults open gifts, children watch and form impressions of how to respond. Like most behaviors, gift giving and

receiving are learned. Children watch adults and mimic their responses.

When a child hands an adult a gift, that child is watching the adult's expression. Whether it is a face filled with appreciation or displeasure, the expression will show the child how to respond to gifts.

When opening a gift from a child this season, remember that it was picked out as an expression of love and needs to be received the same way. If you express enthusiastic thanks, the child will know you appreciate the gift and also be more likely to express sincere thanks when he or she receives a gift.



## Holiday Tips for Caregivers

Holiday preparations can be overwhelming for caregivers of family members. Experienced caregivers offer the following suggestions to help you and your family keep the holiday without the hassle.

- Invite guests to the home of the care receiver so that he/she will be comfortable and not have to be taken out.
- Suggest a potluck meal or ask guests to take responsibility for preparing a meal. Make clean-up easy by using festive paper plates and cups.
- Keep the number of guests manageable. Noise and hectic activity can be difficult for a person who is frail or confused.
- Talk to family and friends before they arrive. If the care receiver is confused, has trouble eating or has any behaviors that guests might not understand, explain the circumstances to them and tell them how to approach the situation.
- If guests ask what they can bring, suggest gifts that really will help - frozen prepared foods, an IOU for caregiving that offers you respite time, a trip to the beauty or barber shop for your care receiver, or an offer to run specific errands.

*Consumer Decisions:*

## Medicare Prescription Drug Plans

The new Medicare Prescription Drug Plan (sometimes referred to as Medicare Part D) is designed to make sure more Americans get the health care (including medications) that they need. The plans are being offered by private insurers, but the federal government is paying about 75% of the overall cost of the program. The program is designed to especially benefit Medicare participants who have relatively low incomes and those whose medications are extremely expensive.

Deciding about the plans, however, is complex. First there is the decision whether to enroll in a plan, and then the decision about which privately-sponsored plan to choose. In general, the following hold true:

- Those who qualify for extra-help or those with lower incomes will benefit by enrolling.
- Those who spend more than about \$700 per year on medications will likely benefit. That \$700 figure may be lower in some situations.
- Those who already have prescription drug coverage through an employment-related plan should pay close attention to the information they receive from their plan. There is a good chance they will benefit by staying with the current plan, if it equals or exceeds the minimum standard Medicare benefit.

For those who don't fit into one of the above three categories, the decision is less clear-cut, because the future (especially your future health needs and lifespan) is unknown. Keep in mind that if you choose not to enroll now, but later change your mind, you will pay a higher premium because of your delayed enrollment. A 67-year-old in great health might not see a reason to enroll now, but in ten years he/she might require a number of costly medications, and that need might continue for the remaining 10 or 15 years of his or her life.

**Evaluating plans.** If you decide to enroll in a plan, or to at least explore plans that are available,

evaluate your options carefully. Examine which drugs are covered, and whether there is better coverage for generic or preferred drugs. Medicare's minimum standard is that each plan's formulary (list of covered drugs) must include at least two different drugs in each of 110 drug classes, but many plans will cover more.

Consider the cost of the plan in relation to the level of coverage. Medicare specifies minimum standards, but some plans will offer more favorable deductibles and/or co-payments. Look also at convenience – find out if the pharmacy you like to do business with will be participating in the plan. For help in evaluating the pros and cons of different plans, contact SHIIP (see below).

**Consult unbiased resources.** Read and compare mailings you receive about different insurance plans, *but* remember that those are advertising, and it is never wise to make a major consumer decision based *only* on advertising information. Consult unbiased sources of information as well.

The Medicare website has tools to help consumers assess the available plans: a chart which identifies key features of each plan; and a “finder” which does a search based on the individual's medication needs, location and other preferences. That resource is available at [www.medicare.gov](http://www.medicare.gov) or by phone at 1-800-Medicare, or through Iowa's **Senior Health Insurance Information Program (SHIIP)** 1-800-351-4664 or [www.shiip.state.ia.us](http://www.shiip.state.ia.us)



### Holiday Spending Motto

In this home, happiness and love are not measured in dollars.

The holidays are not about spending; they are about celebrating and enjoying.

Instead of financial stress and hardship, we choose a new year that offers peace, hope and security.

We can and will plan and control holiday spending, focusing on what matters most.