



Family Matters

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A Family Newsletter prepared by Iowa State University Extension Family Specialists

Join Lighten Up Iowa!

It happens every year. With New Year's resolutions, you pledge to change eating and physical fitness habits. And most resolutions are abandoned within a few weeks. Why not make 2006 a different year and follow through on your resolutions? How?



Lighten Up Iowa provides the opportunity for community groups of adults, youth or families to become involved in the statewide challenge of increasing physical activity and vegetable and fruit intake. With these new or improved behaviors the participants could even lose some weight.

What is **Lighten Up Iowa**? Teams of up to 10 members will challenge themselves and others in the community to lose weight, walk a little farther and eat fruits and vegetables. Teams enroll by January 18, 2006 and for a \$10 fee per team member will receive a training t-shirt, weekly support tips for the team and enrollment in the Iowa Games Volkswalk. Beginning in January, local Hy-Vee stores will be offering coupons worth \$5 off registration fees. Watch for them!

Lighten Up Iowa is sponsored by the Iowa Games, Iowa Department of Public Health and Iowa State University Extension. For more information look at the Web site: www.lightenupiowa.org or contact your local county extension office.

Between 2003 and 2005, approximately 40,000 adult Iowans logged 49.6 million miles of activity and lost 79.7 tons.

Finding calories on food product labels

If you are counting calories, label claims can be confusing. The terms below are regulated by the Food and Drug Administration and can be used on food product labels.

Label	Definition
Calorie Free	less than 5 calories
Low Calorie	40 calories or less
Reduced Calorie	at least 25 percent fewer calories
Light or lite	the product has at least 1/3 fewer calories or 50% less fat; if more than 1/2 the calories are from fat, fat content must be reduced by 50% or more.

What should I order???

Wondering about the healthiest choices to make at fast food restaurants? Best bets include low-fat salads, plain baked potatoes, small plain hamburgers and grilled chicken sandwiches with lettuce and tomato. Skip the fried foods and fatty sandwiches. Go online and research your menu items before you choose. Visit McDonalds at www.mcdonalds.com; Burger King at www.bk.com; and Wendy's at www.wendys.com.



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Smart uses for your Tax Refund

A tax refund, whether \$300 or \$3,000, is always a welcome bonus, and a real chance to get ahead. It is a once-a-year opportunity – use it wisely. You may be better off next year than you are today!



Follow These General Rules:

- **DO plan ahead before spending your refund.** Without a plan, you may use the money on the first important thing that comes to mind, and then later realize something else was *more* important. Planning ahead and involving the family increases the chances you will identify all the possibilities, and think about which are most important.
- **DO use part of your tax refund to build long-term financial security.**
- **DON'T throw away part of your refund on loan fees.** Did you know that those companies that offer “quick refunds” are actually making you a high-cost, high-risk loan? The fees on these loans are equivalent to annual interest rates of 100 – 300%.

Four Ways to Get Ahead

1. Pay off bills

Put priority on the highest-interest debts. Suppose you have a credit card balance of \$2,000 at an interest rate of 18%, and you're making payments of \$50/month. At that rate it will be 62 months before the bill is paid off, and it will cost you \$1,077 interest.

If you use your tax refund to pay off \$1,000 of that bill, and then continue to pay \$50/month, the bill will be paid off in 24 months, at an interest cost of only \$198. You save \$800 interest by paying \$1000 toward the debt now.

2. Save for needs in the coming year

Having money saved for emergencies can get you through small problems like car repair or medical

bills without breaking a sweat. In the ultimate emergency (loss of income), an emergency fund can keep you afloat until you find another income source.

Occasional Expenses. Those big expenses that come once a year or every few months can cause huge problems for families. Avoid the problems by being *ready* for the bills!

Use your tax refund to start a special savings fund - then keep adding to it throughout the year.

3. Long-term savings!

You CAN make progress toward long-term goals, and your tax refund can help make that happen.

Even small amounts add up. Adding just \$500 a year into a retirement account such as an IRA can make a difference over a period of decades. Earning an average annual return of 9%, a contribution of \$500/year would yield \$68,100 after 30 years.

Take the “small amount” theory one step further. Build on the momentum created by that once a year contribution, and make monthly contributions. If you contribute \$500/year *and* \$25/month, earning a 9% return, in 30 years you will have \$113,800!

4. Special Purchases

What about a new refrigerator? Or sofa? Or ... ? Those purchases are valuable, too. Some may be essential, while others simply add enjoyment to life. Prioritize, and shop wisely for these items. The rule of three is a good rule – check out at least three different options before making your selection.

U.S. Government Resources On-line

The Federal government has created numerous topic-oriented websites, in which the resources of all government agencies on a particular topic or audience are gathered into one site for easy searching. Examples: www.nutrition.gov; www.consumer.gov; www.kids.gov.

For an index of all federal government topic-focused sites, go to www.firstgov.gov and select “Cross Agency Portals.”

Let the kids paint!

Need an activity to keep young children occupied and learning? Let them paint!

Painting lets children show their ideas and emotions, and use color and their senses as they create. As children learn to express themselves by painting, parents learn a lot about their children.

According to the Better Kid Care Program from Penn State Cooperative Extension, parents gain insights into their children's thoughts, developmental abilities and interests by watching and listening to them while they paint.

Young children enjoy the process of painting — the stirring and mixing — whether or not they get the paint on the paper, the Better Kid Care Program reports. The program suggests the following to help children paint:

- Match the painting experience to the development and interest of the child. Young children need large pieces of paper, larger brushes and smaller quantities of paint.
- Provide a painting area with an easel of the correct height for the child.
- Offer paint in primary colors of red, yellow and blue as well as white and black. This allows children to mix and discover new shades.
- Respond to and encourage children's work. Describe what you see in the child's painting, and then wait for a response from the child. He or she may want to share more information or just return to painting.



For more information on helping children learn, contact your local Extension office.

Caregivers must take care of themselves

Being a caregiver for another adult can be rewarding. Yet, it can be stressful if the caregiver doesn't also pay attention to his or her own needs.



In a survey conducted by the National Alliance for Caregiving in collaboration with AARP, the most frequently reported unmet needs of caregivers were finding time for one's self, managing emotional and physical stress and balancing work and family responsibilities.

Family caregivers can build their self-confidence by developing strategies for taking care of themselves, finding community resources, communicating their needs to others and becoming comfortable making decisions. That self-confidence translates into positive benefits to both caregiver health and care receiver well-being.

Powerful Tools for Caregivers, a series of classes focusing on self-care for caregivers, is offered in many Iowa communities. Iowa State University Extension trains interested individuals as class leaders for the six-week series and partners with community and state organizations to bring the classes to caregivers.

Call your county Extension office or visit <http://www.extension.iastate.edu/aging/tools/> to find a schedule of classes for caregivers and to learn about Powerful Tools for Caregivers class leader training opportunities.