



Family Matters

July/August 2004

A Family Newsletter prepared by Iowa State University Extension Family Specialists

What's So Great About Family Dinner?

Teens who ate dinner five to seven times a week with their families were **45% less likely to try alcohol, 24% less apt to smoke marijuana and 67% more likely to get A's** compared to kids who never or rarely dined with their families, according to the National Center on Addiction and Substance Abuse at Columbia University.

Eat together? *You've got to be kidding!*

Research is showing us that a "bond" is formed between parents and children during mealtime. During mealtime, families communicate, and it's during this communication that children learn how to talk with adults, how to express their feelings, and learn what values their families hold. It is because of this increased "bond" that research is getting the results previously mentioned.

So, how can a busy family have productive mealtimes? Remember, there are three times during the day we eat meals. Even if you are traveling to a ballgame, a family can eat together in the car, at a roadside picnic table, or tailgate. It's not what we eat that seems to get results like mentioned above, it's the best mealtime ingredient – **GOOD CONVERSATION**. The Children's Nutrition Research Center at Baylor College suggests the following:



* If your family meals aren't presently common, begin by scheduling just one family dinner per week. Choose a night when everyone can be present. Once family members begin connecting over dinner, increase the frequency.

* Keep conversations interesting. Reciting a litany of work-woes or reviewing chore lists does little to build family ties or expand a child's view of the world.

* Create conversation-starting rituals. For example have a "question of the day" like "What place would you most like to visit?" or "What is the sound you love the most." ISU Extension has a wonderful set of family mealtime conversation cards (written in both English and Spanish) for \$1.00. Call your local county Extension office for a set today.

* Keep comments positive and supportive. If children bring up problematic issues, suggest an after dinner talk to work out a solution together. This allows the child to save face and keeps the dinner table a safe place for children to bring up difficult topics.

Introduce these or similar topics at mealtimes and give everyone at the table a chance to respond. If all goes well, a domino effect will ensue, and before you know it, family mealtimes will go from dismal to delightful!

It's All In the Scrubbing

Study after study concludes there is no difference in the number of infections among people who used antibacterial hand soap and other comparable soaps that did not contain antibacterial agents.

Two reasons are cited, first the majority of infections are caused by viruses not by bacteria. Second, washing with any soap gets rid of viruses and bacteria that cause illness. It is vigorous rubbing with hot, soapy water, that scrapes off germs.

There is a concern that the widespread use of antibacterial products could cause bacteria to become resistant to the products' effects and therefore harder to kill. Thus, you're better off using regular soap unless you're particularly vulnerable to bacterial infection due to a compromised immune system.

(Source: Tufts University Health and Nutrition Letter, April, 2004.)

Quick Fit

Too busy and simply don't have the time for physical activity? Try walking. The following suggestions will help you to carve ten minute intervals out of your busy day.

First thing in the morning you probably won't even have to get up that much earlier to squeeze in a five-minute-out and five-minute-back walk.

During a coffee break or lunch break at work - since you are only walking for ten minutes, you don't need to worry about changing clothes or showering, just keep a pair of tennis shoes handy.

As soon as you get home from work - you may have a full evening scheduled, but remember it's only five minutes out and five minutes back and you're on to the rest of the evening.

Before you know it, you have the 30 minutes of physical activity recommended every day for adults.

Burger Facts

Here are some tips to help you make the leanest choices:

Choose ground beef that is at least 91% lean because it meets USDA labeling guidelines for lean. In general, ground round is leaner than ground chuck.

Ground turkey is not always the lowest fat choice. If you choose regular ground turkey, it most likely contains skin, dark meat and fat along with the breast.

Vegetarian burgers may give you a burger that is low in fat and calories. But you have to read the label to be sure. Check the sodium content or you can end up with a day's supply of sodium in one meal.

Sun Screen - What To Buy



The American Academy of Dermatology says you shouldn't go below an SPF of 15. An SPF, or Sun Protection Factor, of 15 means that it will take 15 times longer for skin to burn than it would if it were unprotected. A higher

SPF does offer greater protection from UVB rays but once you go above 15, the margin of protection doesn't increase as much.

When selecting a sunscreen, look for one that provides broad-spectrum coverage, which means it protects against UVB and UVA rays, both harmful. And apply it 15 to 30 minutes before heading outdoors so it's fully absorbed. Reapply every 2 hours or after swimming or perspiring heavily.

Medicare Prescription Cards Review of Key Points

The new Medicare Prescription Discount Cards have been a source of confusion for many consumers. Below, we are reprinting a summary of key points.

High Priority:

If you meet income guidelines (below \$12,569 single, or \$16,862 married) you should definitely enroll in one of the Medicare-approved discount cards. Why? That's your path to receiving \$600 in government assistance for prescription drug costs. Bonus: if you meet income guidelines, the government will pay your enrollment fee for the drug plans.

Everyone else: if you regularly use prescription medications and don't have other insurance coverage for all or part of your prescription costs, then there is a good chance that a discount card will save you some money.

Need help deciding which card? Make a list of your prescription medications and then call 1-800-Medicare, or go to www.medicare.gov. Alternatively, contact Iowa's SHIIP (Senior Health Insurance Information Program) at 1-800-351-4664, or go to www.shiip.state.ia.us. You can receive information and assistance by phone, on the internet, or in many counties from a local SHIIP volunteer.

Sales Tax Holiday August 6-7, 2004

Iowa's annual sales tax holiday waives state and local sales tax on purchases of most clothing and footwear priced below \$100. Plan ahead to take advantage of this opportunity to save 5-6%:

- Make a list of items needed and wanted,
- Know sizes before you shop if possible,
- Consider pre-shopping (checking out store selection and sizes in the days before the tax holiday weekend).

For more information about the sales tax holiday, go to <http://www.state.ia.us/tax/>.

Pre-college Insurance Check-up

Are you sending a student off to college in the fall? Whether they'll be living in a dormitory or an apartment, they may need renter's insurance to cover any losses of personal property.

Estimate the value of the property your child will be taking to college, and check to see if your homeowner's insurance will cover that amount of property away from home. If not, consider having the student purchase renter's insurance to provide inexpensive protection for his or her property.

Retirement Savings: Are You Over-confident?



The 2004 Retirement Confidence Survey finds 58% of workers saying they are saving for retirement, but the amount they have saved is low. Unrealistic expectations and not knowing how much they will need to retire comfortably contribute to workers' optimistic sense of confidence that they will be adequately prepared for retirement.

Is it possible that you are among those who are over-confident? Survey results show that actually calculating retirement savings needs is an extremely valuable step. Those who have done such calculations tend to be motivated to make changes that will increase their retirement readiness.

For information about calculating retirement income needs, contact your county Extension office for copies of three publications from the "**Retirement: Secure Your Dreams**" series:

- 1) Retirement Income: How much do you need?,
- 2) Estimating Your Retirement Expenses, and
- 3) Money Math.

More information about the Retirement Confidence Survey, an annual study of the attitudes and behaviors of American workers and retirees, is available from the American Savings Education Council (www.asec.org).