



Family Matters

March/April 2004

A Family Newsletter prepared by Iowa State University Extension Family Specialists

Thinking of Buying a Home? Homebuyer Education is a Plus

Achieving the “American Dream” of homeownership is a complex process, involving decisions that affect personal and financial well-being for years to come.

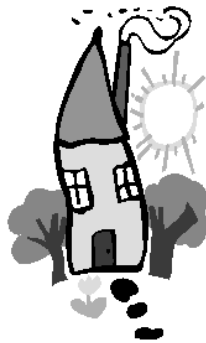
ISU Extension is presenting a 3-part workshop via ICN, **April 8, 15, and 22 (Thursday evenings)**, designed to prepare first-time homebuyers to successfully navigate the process.

The workshop will be led by Patricia Swanson, ISU Extension family resource management specialist. Topics will include:

- Preparing for Homeownership
- Shopping for a Home
- Obtaining a Mortgage
- Closing
- Life as a Homeowner

ICN sites in Central Iowa include Adel, Ames, Iowa Falls, and Newton. The series is sponsored by USDA Rural Development, and funded in part by a grant from the Iowa Home Ownership Education Project.

Pre-registration is required by March 25; registration fee is \$20 per household. Contact the County Extension office for more information.



Website Highlight for March:

Smart Uses for Your Tax Refund

www.extension.iastate.edu/financial/taxrefund

For those who rent...

Protect Yourself in Rental Agreements

In a landlord-tenant dispute, the difference between winning and losing often depends on evidence. Treat every agreement made between landlord and tenant as something that you might someday need to explain or prove to a judge.

Here are some basic tips:

- Keep copies of all written documents;
- Put in writing any important messages to your landlord and keep a copy;
- Get receipts for rental payments, and for the return of keys to your landlord. While there is no law forcing a landlord to give a receipt, you should request one. If your landlord refuses, try paying with a personal check or money order. Before you sign a lease, ask the landlord if they give receipts. If they don't, you should think twice about renting from them;
- Have a witness handy to see or hear anything that could later be the subject of dispute;
- Take photos of any condition of the rental property which you may want to describe to a judge later on, including photos showing that you have cleaned everything thoroughly;
- Keep a record of when important events took place (for example: when you first complained about the need for repairs, or when the landlord came in without knocking).

A cooperative and considerate landlord-tenant relationship will prevent many conflicts. But in case a real problem arises, it is wise to protect yourself by keeping clear records of events.

Source: Iowa Legal Aid (www.iowalegalaid.org)

Why All The Concern About Brain Development?

Children begin their education at *birth*.

Here's what we now know about your child's brain:



Her potential adult vocabulary is determined by age three.
Foundations for math and logic are set in her brain before age four.
Emotional stability is greatly affected by how the brain develops up until age two.

Brain development during the first three years of life is very rapid. Early interactions your child has with the world make permanent changes in the brain. By the time your child enters kindergarten, she has already learned half of what she will learn in her entire life!

So what can you do to help your child learn? Simple things: love her, hold her, talk to her, read to her. And give her time to explore. A child's play is her work. Active stimulation of the five senses is a must---that's what is meant by "hands-on" experiences. Children must be allowed to explore, take risks, get messy, and make mistakes.

As a parent, you can arrange a stimulating environment that enhances learning. But take care not to push too hard. Offering stimulation does not mean toddlers doing flashcards, preschoolers doing worksheets or five-year-olds in foreign language class. It is really much simpler than that. Age-appropriate activities for your child could be: sorting socks by color, naming items seen on a walk, listening to a fairy tale.

Old-fashioned pastimes like blocks, beads, and peek-a-boo are the best - increasing cognitive, motor and language skills. Most families can provide a rich environment for their child. Just be aware of your child's needs and guide the process. Give your child free time to play and do not rush her.

Making the Most of Your Relationship

A key to successful marriages is building long-term happiness and satisfaction. Daily demands of jobs, children, and home life, leave little time to make the most of your couple relationship. When that happens, try these ideas:

- Learn to make quick connections. Take a few minutes each day to talk to your spouse about daily details.

- In the morning, share plans and hopes for the day with each other.
- At day's end, allow time for both of you to share the joys and sorrows of the day.
- Listen to each other without offering advice. This is as important as intimate communication.

Nurture each other to build your relationship. Make a point to hug, hold hands, or cuddle for at least a few moments every day. Daily non-sexual touch promotes feelings of security and love, and improves the mental, physical, and spiritual health for both of you.

Plan Ahead For Successful Travel With Children

Some people say children and car trips don't mix. For families, car travel is part of life. The goal is to keep children comfortable, occupied, and safe. The secret is simple, *plan ahead*.

Infants and toddlers need food, supplies, and toys. Simple toys are a must. Toddlers have a short attention span, so rotate games and toys throughout a trip. Soft, felt activity books and cloth picture books are especially good.

"I want a drink" or "I'm hungry" are frequent cries of preschoolers. Water is the best thirst quencher and is easy to clean up. Finger foods such as cereal, crackers, and fruit are good choices. Limit the amount of snacks eaten to keep car messiness at a minimum.

Activity options for school-age children include turn and spell type games, an art kit, and magnetized board games. With a travel diary, they can write, draw, or add souvenirs after a stop or while waiting for food in a restaurant. Pack frisbees, balls, or jump ropes for active play at rest stops. Time each stop and give a two-minute warning to get everyone back in the car.

A tape player with headphones is a must for teenagers who want to listen to music or books. Older children, teenagers, and even adults enjoy playing traditional travel games such as spotting license plates and naming the capitals or finding letters of the alphabet, in order, on signs.

Rotate where everyone sits to limit arguments about windows and doors. Give advance warning before stops so everyone can be ready. Make sure family members travel buckled up in car safety seats or safety belts - no excuses or exceptions.

March is National Nutrition Month®

This year's theme, *Eat Smart, Stay Healthy* is a good motto for the whole year. Many Americans feel they are 'too busy' to think about healthy eating, but with a little planning you can 'Eat Smart' even on the busiest of days. National Nutrition Month® was created in 1973 by the American Dietetic Association and celebrated each March to help promote healthful eating and provide practical nutrition guidance.

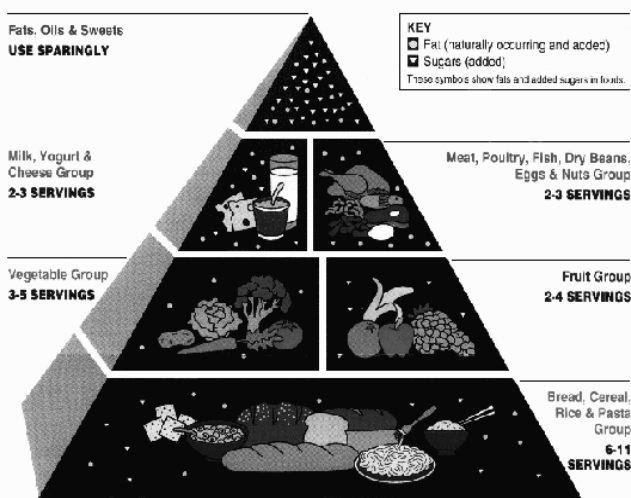
Quick and Healthy Meals

No time to cook? Never fear, a well stocked kitchen will help you make quick healthy meals in a hurry. Plan ahead to keep easy-to-use ingredients like these on hand:

In the cupboard – pasta, rice, ready-to-eat sauces and soups, potatoes, onion, salsa, seasoning mixes and canned foods such as vegetables, fruits, beans, tuna, and salmon.

In the refrigerator/freezer – fresh and frozen vegetables including baby carrots and pre-torn salad greens, fresh and frozen fruit and fruit juice, tortillas, whole grain breads, English muffins, cheese, yogurt, milk, eggs, margarine, cooking oil and spray pan coating, chicken breasts, ground beef or turkey, sliced meats, fish.

Once the kitchen is well stocked, use the food guide pyramid to plan healthy meals.



Breakfast - Most Important Meal of the Day

During National Nutrition Month® 2004, American Dietetic Association says breakfast is the most important meal of the day.



Why breakfast? Forty years of breakfast-related studies show that jump-starting the day with breakfast benefits everyone – children, teens and adults. Eating breakfast is very important for the brain and the body first thing in the morning. Breakfast skippers often feel tired, restless or irritable in the morning.



Breakfast is the first chance the body has to refuel its glucose levels, also known as blood sugar, after eight to 12 hours without a meal or snack.

Glucose is essential for the brain and is the main energy source. Blood glucose also helps fuel the muscles needed for physical activity throughout the day.

Breakfast is also very important for weight loss and weight management. You 'break the fast' of not eating for the past eight to 12 hours. It helps curb your hunger and prevent binge eating later in the day. Breakfast is important to manage your weight and potentially lose weight by eating fewer calories throughout the day.

Web-sites For Current Nutrition And Health Information

ISU Extension Nutrition

www.extension.iastate.edu/nutrition

Answerline www.extension.iastate.edu/answerline

Food Safety www.extension.iastate.edu/foodsafety

National Women's Health Information Center

www.4woman.gov or www.4girls.gov