



# Family Matters

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A Family Newsletter prepared by Iowa State University Extension Family Specialists

## Summer Stress: Diffuse Your Anger when the Kids Overload Your Circuit

Are your kids driving you crazy now that they're home from school? Here are some tips to help you survive the summer.

- **Call for time out or leave.** This helps you avoid saying or doing something you will regret. It's OK to tell your child, "I'm so mad I am going to leave the room." Take time to cool off so that later you can calmly explain why you are angry.
- **Use the word "I", not "you."** The word "you" leads to accusations that tend to attack the child and not his or her actions. "You're impossible! How can you be so rude?" Using "I" helps to emphasize how your child's behavior upsets you: "I get furious when I am spoken to like that."
- **Avoid long explanations.** Instead of long lectures on why a child can't do something, try "Why do you think . . .?" or "What do you want, my 20-minute explanation or my two-minute one?" Humor can ease the tension.
- **Write a note to your child.** Sometimes writing, a calming exercise in itself, is better than a confrontation. You can explain why you are concerned about your child's behavior and give him or her time to think before responding.
- **Restore harmony.** Sometimes a hug and an "I love you" are enough. But an apology for losing your temper may be required. Admitting you were wrong is a way to reassure children that making mistakes is OK if you acknowledge them.

## Involve Children in Community Service

Community service is a good way to keep children - even preschoolers - busy and to model the concept of giving back to your community. Here are a few volunteer projects for the long summer days when children say "I'm bored!"

- 1. Visit the elderly.** Your local retirement or nursing home will probably be delighted to have children visit. Even preschoolers can carry in flowers to distribute to residents. Older children can sit down for an hour of chess or cards. Beginning musicians are usually welcome. Most senior citizen homes have pianos or a small group of children can sing.
- 2. Trail clean-up.** Pack a picnic in your backpack and head out on the trail wearing your garden gloves. Work your way to lunch by filling grocery bags with the trash you find along the path.
- 3. Plan a pound party.** Let your kids organize a party to benefit the local animal shelter (with their prior knowledge, of course!). Guests can be asked to bring pet food, treats, toys or whatever else your shelter says it needs most. The party might be held at the shelter or a shelter representative might visit your party - maybe even with a furry friend or two.

Adapted from Parenting Press News for Parents, 2003

## Probiotics — ‘Good’ Bacteria

Avoiding foods with high bacterial counts is a primary food safety rule. But some foods are chosen because of high amounts of bacteria or because they encourage growth of beneficial bacteria. Good health depends partly on maintaining a desirable balance among the trillions of bacteria that naturally occur in the human gut.

Researchers use the term *‘probiotics’* for the ‘good’ bacteria that are present in sour cream, buttermilk, yogurt, powdered milk and frozen desserts. These foods help lower the frequency and duration of diarrhea and have been found to stimulate the immune system while discouraging pro-carcinogenic enzymes in the colon.

The second category known as *‘prebiotics’* are found in many fruits, vegetables and whole grain foods. These whole grain foods provide the dietary fiber needed to help maintain an environment for the probiotics in the human stomach.

Preliminary evidence exists for linking both probiotics and prebiotics to cancer prevention, reduced allergic symptoms, reduced cholesterol and relief from constipation.

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## Iowa Sales Tax Holiday

The annual Iowa Sales Tax Holiday is scheduled for Friday and Saturday August 1 - 2. Clothing and footwear priced at less than \$100 will be exempt from sales tax (including local option sales tax) for those two days.

A family that spends \$400 on clothing during the back-to-school season could save \$20 or more in sales tax if they make their purchases during the tax holiday. In a tight family budget, even the small savings of 5 or 6% can help.

Specific details of the sales tax holiday can be found at this State of Iowa website: <http://www.state.ia.us/tax/educate/holiday1.html>

## Have the New Blood Pressure Guidelines Raised Your Blood Pressure?

New blood pressure guidelines were established in May of this year. The cutoff point for high blood pressure remains the same - 140/90. But “normal” is now 119/79 or lower. If your blood pressure falls in between high and normal (from 120/80 to 139/89), you are in a newly defined middle zone called “prehypertension”.

At the prehypertension level, you are twice as likely to suffer a heart attack, stroke or some other form of cardiovascular disease. Medications are not needed at this point but 5 lifestyle changes are advised to avoid slipping into the hypertension range.

1. Lose excess weight
2. Adopt the DASH eating plan (A diet rich in fruits, vegetables, lowfat dairy products and reduced fat).
3. Restrict your dietary sodium
4. Physical activity
5. Moderation of alcohol consumption

Each step will help lower blood pressure.

## Mosquito Repellents

Nothing repels mosquitoes better than products containing DEET, says Kansas State University entomologist, Ludek Zurek.



Zurek recommends that adults not use products that contain more than 33% DEET. Stronger isn't better. It relates to how long a product remains effective. The easy-to-find products with about 20% DEET give adults 4-5 hours of protection.

Children are more sensitive to repellents. So parents must follow label directions exactly. Or, they should use a repellent for kids that will probably require more frequent applications. Another important factor to remember is that applying sunscreen and a DEET-based repellent at the same time reduces the sunscreen's effectiveness by as much as 33%.

For more information on mosquitoes, effectiveness of repellents and West Nile virus look at this website: [www.oznet.ksu.edu/library/ENTML2/MF2571.pdf](http://www.oznet.ksu.edu/library/ENTML2/MF2571.pdf)



## Vacation Time: Credit Card Blocking

Have you ever been told you were over your credit limit, even though you weren't? If this happened shortly after you stayed in a hotel or rented a car, the problem could have been credit card "*blocking*."

When you use a credit or charge card to check into a hotel or rent a car, the clerk usually contacts the company that issued your card to give an estimated total. If the transaction is approved, your available credit is reduced by this amount. That's a "block."

**Here's how it works.** Suppose you use a credit card when you check into a \$100-a-night hotel for five nights. At least \$500 would be blocked. In addition, hotels and rental car companies sometimes include anticipated charges for "extras" like food or gas. These amounts can vary widely among merchants.

If you pay your bill with the same card you used at check-in, the actual final charge should replace the block in a day or two. However, if you pay your bill with cash or a check, the company that issued the card used at check-in might hold the block for up to 15 days after you've checked out. That's because they weren't notified of the final charge and didn't know you had already paid.

**Watch your credit limit.** Blocking is used to make sure you don't exceed your credit line before checking out of a hotel or returning a rental car, leaving the merchant unpaid. If you're nowhere near your credit limit, chances are blocking won't be a problem. But if you're reaching the limit, be careful. It can be very inconvenient to have your card declined, especially if you have an emergency purchase and no available credit.

**To avoid the aggravation that blocking can cause, follow these tips:**

- Consider paying hotel or rental car bills with the same credit card you used at the beginning of the transaction.
- When you check into a hotel or rent a car, ask clerks how much will be blocked, and how the amount is determined.
- If you pay with a different card or with cash or a check, ask the clerk to remove the block.

- When you choose a credit card, ask issuers how long they block credit lines for transactions involving hotels and rental cars. You may want to go with an issuer that uses short blocks.

## Financial Fraud: Test Your Knowledge

### 1. **True** or **False**?

A thief steals a pre-approved credit card application from your trash or mailbox. He or she then may be able to order a new credit card in your name and have it mailed to him or her at a different address.

### 2. **True** or **False**?

Under federal law, if a crook uses your credit card to go on a spending spree, you are liable for up to \$50 of the fraudulent charges. But if a thief uses your ATM card or debit card, you could be responsible for \$500 or more in unauthorized transactions.

### 3. **True** or **False**?

If a con artist posing as a legitimate businessman instructs your bank to electronically transfer money from your checking account, you are not liable for any loss if you notify your bank within 60 days of the date the bank statement containing the error is mailed to you.

*Answers below. Source: FDIC Consumer News, Spring 2003*

*<http://www.fdic.gov/consumers/consumer/index.html>*

### **Answers to the Quiz (above)**

*All three statements are true. Additional info on #2:*

*If your ATM or debit card is lost or stolen, your liability is limited to \$50 if you notify your financial institution within two business days of discovering the loss or theft.*

*If you wait more than two days to report a lost or stolen card, you could lose up to \$500, even if you notify the card issuer about any unauthorized transaction within 60 days of the statement recording the transaction. If you wait more than 60 days, your loss could be higher still.*