



# Family Matters

November/December 2002

A Family Newsletter prepared by Iowa State University Extension Family Specialists

## Holiday Credit

Like most Americans, you may be looking ahead to higher-than-average spending through the holiday season. If those expenses cannot be covered by savings or current income, then credit is an option.

### A holiday spending story (three versions):

Chris spent a total of \$600 on holiday spending, using a credit card with an 18% rate.

**Plan 1:** Chris' credit card billing cycle closes on the 15<sup>th</sup> of the month, and Chris planned for a payback schedule so no interest would be paid.

- \$150 cash (November)
- \$150 cash (December)
- \$150 credit card charges in the first half of December (payable in the January bill)
- \$150 credit card charges in the second half of December (payable in the February bill)

**Plan 2:** Chris charged the entire \$600 on the credit card, and made payments of \$150/month beginning in January. The bill will be paid off in May, with interest cost of about \$23.

**Plan 3:** Chris charged the entire \$600 and made payments of \$50/month. It will be 14 months until the bill is paid in full, and total interest cost will be \$66.

For many folks, any of the 3 plans would be acceptable. But there's no doubt that it would be a nuisance to still be paying for this year's holiday when *next* year's holiday season rolls around. And while \$66 in interest isn't disastrous, it could have been used for some other family priority. The amount you spend makes a difference, too.

**If plan 3 is used on a \$1,000 holiday bill,** it will take two full years and \$198 in interest to pay off the bill.

Credit cards are convenient, and can be free or inexpensive *if* you pay the bill promptly. The best way to make sure you can do that is to:

- 1) Set a limit for total holiday spending
- 2) Keep track of holiday spending as you go
- 3) Exercise restraint. Remember that many holiday pleasures are low-cost or free!

## Co-signing A Loan

Most folks know that being asked to co-sign a loan is a serious request. If the borrower misses one payment, the co-signer will immediately be called on to make that payment. If the borrower becomes unable to pay off the loan (illness, unemployment) or simply decides irresponsibly to neglect the loan, then the co-signer becomes responsible for the entire loan pay-off. Problems with the loan appear on the co-signer's credit report, too.

What you may not know is that the Federal Trade Commission estimates that three out of four co-signers are requested to make payments on a loan.

If you co-sign a loan, keep copies of all loan documents. Make a formal agreement with the borrower that commits them to keeping you informed of all aspects of the loan's status.

## Learning to Read

Learning to read is an exciting adventure for a child. This is an adventure that starts in infancy and lasts a lifetime. *How can you help your child enter the fascinating world of words?*

Try these ideas:

- Establish a regular reading time each day. Reading a story gives children a sense of what reading and writing are all about.
- Get your child a library card and make regular visits to the library. Take advantage of story times and special events sponsored by your library.
- Read to infants and toddlers. They associate reading with the comfort and security of being held and with the wonderful sound of your voice.
- Preschoolers enjoy hearing the same story over and over again. When reading books that repeat phrases, such as *The House that Jack Built*, give young children an opportunity to participate by letting them read the repetitive parts with you.
- Preschoolers love to “pretend” to read by telling a favorite story they have memorized. Increase your child’s involvement by stopping occasionally to ask questions or talk about what is waiting for them at the turn of the page.



For more great tips on helping your child learn to read, ask at your local county Extension office for your free copy of PM1529e *“Understanding Children: Learning to Read and Write”*.

## Establishing New Relationships: Step-Grandparents

Stepfamilies are becoming one of the most common family forms today in the United States. When stepfamilies are formed, new relationships are also formed and you may become an instant grandparent with step-grandchildren. So what does that mean for you?

You may have many thoughts and feelings about your new roles, including:

- I’m not old enough or ready to be a grandparent!
- This interferes with dreams about the birth of my first grandchild.
- Will my step-grandchild like me? Will I like him/her?
- Is it okay to feel differently toward my step-grandchildren than my real grandchildren?

These thoughts and questions can often cause feelings of resentment, loss, uncertainty and confusion. Take time to learn about what stepfamilies are like and how you can fit into this new family. Your local county Extension office has a series of publications called *“Stepping Stones for Stepfamilies”* that may be helpful for you.

And remember that relationships are built over time. Your role as a step-grandparent will take time to develop. Grandparents and step-grandparents play a very important role in today’s families, so be involved and open to new ideas.

## Fostering A Positive Body Image In Girls

There are several ways parents can foster a positive body image in girls. Some of these include:

- Modeling acceptance and appreciation of your own body, or at least, avoiding making complaints about your own body in front of your child.
- Reassuring your child that physical changes associated with adolescence (especially weight gain for girls) is normal and that everyone develops at their own rate.
- Encouraging your child to look after her body whatever size or shape it is.
- Caring and respectful touch, such as a hug, is extremely important for healthy emotional and physical development, including body image.
- Affirming your child about who she is, as well as what she does and what she looks like.
- Keeping body image and appearance in perspective by talking to your child about all the characteristics that make up a positive, caring and successful person.
- Remembering that no body is perfect and nobody is perfect.

*(Adapted from Family Information Services, Mpls., MN)*



As the holidays and winter season approaches, the challenge of staying active and not overeating increases. To help motivate you to improve your diet and physical activity practices, plan to join many other Iowans in **Lighten Up Iowa.**

**Lighten Up Iowa** provides the opportunity for community groups of adults, youth or families to become involved in the challenge of increasing physical activity, along with eating five daily servings of vegetables and fruit.

To learn more, look at the website [www.lightenupiaowa.org](http://www.lightenupiaowa.org) or contact your local county extension office for more information.

Sixty percent of Iowa adults weigh more than recommended. Iowa ranks 2<sup>nd</sup> from the bottom of the 50 states in vegetable and fruit consumption with only about 1 of every 5 Iowans getting 5 servings a day. There is room for improvement in Iowans health habits!

Join **Lighten Up Iowa** to be part of the solution for these concerns. If Iowans collectively walked a million miles we could improve our health status and lose 100 tons of weight!

### Useful website

**www.students.gov**

The U.S. Government has created a one-stop web site with thousands of links to information on preparing for college, selecting a school, study abroad, paying for school, career opportunities, internships, community service, travel, housing, taxes and much more. Check it out or pass it on!

## Turkey Basics: The Big Thaw

Turkeys must be kept at a safe temperature during thawing. While frozen a turkey is safe indefinitely.

However, if the turkey is allowed to thaw at a temperature above 40 degrees, any harmful bacteria that may have been present before freezing can begin to grow again unless proper thawing methods are used. The safe method to thaw your turkey is in the refrigerator or in cold water.

When thawing a turkey in the refrigerator, plan ahead. For every 5 pounds of turkey allow approximately 24 hours of thawing time in a refrigerator.

Allow about 30 minutes per pound when thawing a turkey in cold water. Be sure the turkey is in leak-proof packaging. Submerge the turkey in cold water. Change the water every 30 minutes until the turkey is thawed.



### Turkey Roasting

Set the oven temperature no lower than 325 degrees. Use a thermometer. The temperature of a whole turkey must reach 180 degrees in the innermost part of the thigh and the center of the stuffing must reach 165 degrees. When cooking only a turkey breast, the internal temperature should reach 170 degrees.

Many factors can affect the roasting time of a whole turkey. A frozen or partially frozen turkey takes longer to cook than a completely thawed turkey. An oven cooking bag will shorten cooking time. A stuffed turkey will take longer to cook than an unstuffed turkey.

### Storage Times for Leftovers in the Refrigerator

Perishable foods should not be left out of the refrigerator for more than 2 hours. Refrigerate or freeze leftovers promptly in shallow containers.

Cooked turkey ..... 3-4 days  
 Stuffing and gravy ..... 1-2 days  
 Other cooked dishes.....3-4 days