



Family Matters

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A Family Newsletter prepared by Iowa State University Extension Family Specialists

Eat to Compete

School is back in session and the fall sports season is in full swing. ISU Extension has a new sports nutrition program called "Eat to Compete" covering fluids, dietary supplements and the training diet. The program - for parents, coaches and teen athletes - includes activities, handouts and a presentation. For teachers and coaches there is a video tape titled "Winning Sports Nutrition" that can be checked out through all AEA's in the state. Contact your county extension office to talk to an ISU nutrition field specialist and arrange for the program in your school or community.



The most up-to-date information on the role of nutrition and physical performance is available on the Sports Nutrition Web site. Many of the recommendations that optimize physical performance for the athlete are appropriate for optimizing overall health and fitness. This information can be used by the recreational athlete, competitive athlete, coaches, trainers or anyone interested in improving their overall health through nutrition and exercise. Check it out:

<http://www.extension.iastate.edu/nutrition/sport/>

An Apple a Day...

It's the time of year to really enjoy fresh picked apples. These tips will help:

- Choose an apple that is shiny, firm and without bruises or other blemishes.
- For baking rely on a firm apple with a tart taste such as Pippin, Granny Smith, Jonagold or McIntosh.

- For eating fresh, almost all apples are good except for the more tart, firm varieties. Many apples, such as Cameo, are good for cooking, baking or eating fresh.
- Store apples in a drawer or other container in your refrigerator. While fruit bowls look really pretty, this is not a long-term storage solution for apples.
- And leave the peel on. It contains a gram of fiber and half the vitamin C in an apple.

Jan Temple, ISU Extension Food For Fitness and Fun Newsletter

BREAKFAST - WHY AND HOW

Breakfast fuels the body with nutrients, provides food energy for the morning, and gets children ready to learn. Research proves that students do better in school and have better test scores when they eat a healthy breakfast. Adults get more done in the morning when they eat breakfast.

Breakfast also helps keep a healthy body weight, helps control the urge to nibble or eat too big a lunch. Breakfast helps kids feel good. Children may get tummy aches (hunger pangs) if they miss breakfast and it tastes good! Even with breakfast, young children may need a small morning snack.

Easy ideas for quick, yummy breakfasts are - Ready-to-eat cereal with milk and fruit; peanut butter on whole wheat toast; bagel with cheese; hard cooked egg; oatmeal with applesauce; pita bread with yogurt; toasted waffle topped with sliced fruit; whole wheat toast topped with canned peaches or pears, a slice of American cheese and sprinkled with cinnamon and sugar.

Source: USDA, Nibbles for Health, Nutrition Newsletters for Parents of Young Children.

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Marriage Burn Out or Burn On?

Margery D. Rosen, author of *Seven Secrets of a Happy Marriage*, has interviewed hundreds of couples whose marriages were in distress and appeared hopeless. When asked “*Why do some marriages burn out and others burn on?*” the phrase “intentional commitment” - the conscious desire and choice to make a marriage last – came up often.

Marriages are stronger when couples focus on what they like and appreciate about each other, rather than what irks them. Rosen said happy couples argue, get depressed, lose jobs and battle over disciplining their kids. But they have a sense of “we-ness” over “me-ness” that allows them to encourage each other during the good times and empathize during the bad.

Writing for *Family Information Services*, Minneapolis, MN, Julie Baumgardner of First Things First has summarized the key issues.



Trust. In a trusting relationship, partners are simply honest with each other.

Communicate. In many cases, couples think they are communicating, but the messages aren't getting through.

Fight fair. When two people live together, they are bound to disagree. It is possible to direct anger constructively to improve a marriage rather than destroy it. A key step is for each person to recognize what part he or she plays in provoking and sustaining the anger.

Defuse power struggles. Being able to recognize marital power struggles is a key step in defusing them, but ultimately, the only lasting way to defuse a power struggle is to learn to accept each other fully, without competing, criticizing, or blaming.

Be money smart. Couples doing best have worked through the emotions associated with money and

talk openly about finances, what they need, what they want, how they can best attain those goals and how to live with the anxious uncertainty of not reaching those goals

Express love and tenderness. In successful marriages this doesn't get lost with the physical and emotional exhaustion that comes from juggling work and family obligations.

Team up. A couple's relationship is their child's blueprint for intimacy. By watching how you and your spouse get along, kids learn about themselves and relationships.

Start positive communication with your child's teacher

Use these tips for opening the lines of communication with your child's school.

Start a dialogue with your child's teacher. Ask about the teacher's homework policy, how your child's work will be evaluated and how you will be informed about school policies. Ask how you can help with your child's schooling. Find out when it's a good time to talk to the teacher -- before a problem arises.

Let your child's teacher know if something is changing at home so he or she can be prepared to pay close attention to any signs of worry in your child.

If you or your child have concerns about school, schedule a private appointment with your child's teacher. Be ready to listen, as well as talk.

Mark school meetings and events on the family calendar and plan ahead to attend. Get a sitter for young children and enjoy an outing to school events with your school-age child.

Each school night ask your child a few questions to help him or her think about the day and be ready for tomorrow, such as: What was the best (happiest, most positive, most fun) thing that happened today? What are you looking forward to tomorrow?

How Much Should You Save?

The answer depends on your situation and goals. In general, it is safe to say that Americans do not save enough – our overall savings rate is below 1%.

A typical guideline is to save 10% of your take-home pay. If that is unrealistic, don't despair – it is better to save some money than none at all! Start by saving a small amount steadily, then over time increase your savings rate to 5, 7, or even 10%.

Personal goals also affect how much you need to save. For example, if you want to pay cash for a car (\$10,000) five years from now, you'll need to save \$154.17 in an account earning 4% interest.

A critical savings goal for most families is an **emergency fund** that can be used for a variety of emergency needs. But the primary purpose is to protect you in case of the ultimate emergency - loss of income. If laid off, or unable to work due to illness, you can live on the emergency fund. For security, your emergency fund should be enough to support you for 2 - 3 months.

If a two-three month emergency fund is a distant goal for your family, start by working to build enough savings to support you for 1-2 weeks. When you reach that goal, pat yourself on the back! Then begin working toward enough savings to survive for a month. It may take 1-2 years to get that far, and 3-5 years to reach a 2-3 month emergency fund, but every dollar you save increases your protection from financial disaster.

Until you have a solid emergency fund, you may decide that half of your savings should go there. For example, if you can save \$150 per month, you may decide that \$75 of that should go toward your emergency fund, and the other \$75 can be used for other goals. Keep the emergency fund separate from other savings, so you don't dip into the emergency fund in order to pay for a vacation.

When it comes to savings, consistency pays off. Saving small amounts every month *will* add up in the long run!

Get *Money Mechanics: Saving and Investing* (pm 1462), free at your county extension office.

PowerPay® Debt Analysis

“PowerPay®” is a free debt payment analysis offered by ISU Extension. Whether you have lots of debts or just one or two, a PowerPay® analysis can show you the smartest way to pay off your debts. The analysis will also illustrate how adding even a small amount to your monthly payments can reduce the total interest cost you will incur and get those debts paid off more quickly.



Example. Suppose you currently pay \$281/month on 3 debts:

1. a 4-year car loan of \$7,000 at 8% interest with a \$171 monthly payment;
2. ABC Credit Card with a balance of \$2,900 at 16% interest, on which you usually pay \$50/month; and
3. XYZ Credit Card with a balance of \$1,100 at 12% interest, where you usually pay \$50/mo.

As it stands now, it will be 9 years and 5 months till the last of these debts (the ABC Card) is paid off, and you will pay a total of \$4,053 in interest.

A PowerPay® analysis will show how you can have all three debts paid off in 4 years and 4 months, saving \$1,222 in interest, by continuing to pay \$281/month even after the first debt is paid off. The analysis will also show that if you devote an extra \$100/month to debt payment you can have all three paid off in 2 years and 11 months, saving \$2,416. Three ways to access a PowerPay® analysis:

- Through an extension family resource management specialist (in person, by phone or email). Ask your county office for contact information.
- Submit your information on extension's secure Web site and analysis will be mailed to you. www.extension.iastate.edu/finances/personal/creditdebt/
- Request a PowerPay brochure from the county extension office, complete the worksheet and mail as directed.