



Family Matters

March/April 2007

A Family Newsletter prepared by Iowa State University Extension Family Specialists

Live 100% Fad Free

This March, the American Dietetic Association has set the theme for National Nutrition Month® as “100% Fad Free”. Too many people waste money on fad diets, unproven products and weight-loss gimmicks that don’t work. Guidelines to be “100% Fad Free” recommended by the American Dietetic Association are:

- Avoid products or diets that promise a “quick fix”, guarantee a cure or promote “limited-time offers”.
- Watch out for products that describe foods as “good” or “bad” or require you to avoid certain foods or food groups.
- Be skeptical of testimonials if they are the only proof that a product works.
- Is the company only selling a product like supplements?



Measure your health risk

Body-Mass Index or BMI has been used as a measure of your weight in relation to your health. There are several ways to find your BMI.

Calculate your BMI using the web site <http://www.nhlbisupport.com/bmi/>. Problems with this measure are its lack of distinguishing muscle from fat and no regard for the location of excess weight. In addition to this method, try one of the following and begin by measuring the following in inches – height without shoes, waist at smallest spot and hips at widest spot.

Method 2: Waist-to-hip ratio – Divide the waist measurement by the hip measurement. Women are at greater risk if theirs exceeds 0.8; men if it exceeds 0.9.

Method 3: Waist measurement - woman should be less than 35 inches; men less than 40 inches. Also, your waist should be less than half your height. If you exceed any of these measures, weight loss would be recommended for improved health.

Adapted from: Consumer Reports on Health, March 2006

Fill Easter baskets with activity

Easter baskets must have a chocolate bunny to be complete, but you can round out the basket with fun, wacky, non-edible treats that kids will enjoy – eliminating excess sugar. Members of the American Dietetics Association suggest:

- ✚ Colored pencils, markers or crayons
- ✚ Collector cards
- ✚ Fingernail decals and stick-on earrings
- ✚ Flower and vegetable seed packets
- ✚ Children’s card games
- ✚ A plastic egg filled with stamps
- ✚ Stickers, Glitter paint
- ✚ A yo-yo
- ✚ Erasers in cute shapes
- ✚ Small stuffed animals
- ✚ Coins
- ✚ Small notepads or paper



Source: Communicating Food for Health, April 2000

Using your credit cards more?

A study released last month by Experian reports that Americans are continuing to increase their credit card use. To take a look at your own credit use, ask yourself these questions:

- 1) How many credit card accounts do I have?
- 2) How much credit do I have available on those cards? (Find the credit limit on each card and add all those together.)
- 3) What is the total balance of all my credit cards?
- 4) What percent of my available credit am I using? (*Divide #3 by #2*)

How do your numbers compare with those of a large random sample of Americans who have established credit.

- 51% own two cards.
- Average: four credit cards.
- 14% hold more than ten credit cards.

Usage of available credit?

- Credit scoring agencies like to see usage in the 25-35% range.
- 14% of Americans are using more than 50% of their available credit.
- Those who use more than 50% of available credit have credit scores that average 30 points lower than those who do not.

Cancelling Credit Cards?

There is no “right” or “wrong” number of credit cards to own. In general, owning more credit cards puts you at greater risk of becoming over-indebted. It also increases the chance that a credit card will be used fraudulently. However, new credit scoring models do not penalize consumers who have a large number of accounts, if those accounts are being managed well.

If you think you may have too many credit cards, you may wish to cancel some of them. Do that with caution, however, because that will change your percent usage of available credit.

Keep the following guidelines in mind as you close out credit card accounts:

- 1) Avoid letting your usage of available credit creep above 35%.

- 2) Cancel newer cards. (Long-term accounts add points to your credit score).
- 3) Cancel unused department store cards before cancelling major credit cards.
- 4) If a card does not report your credit limit to the credit reporting agency, then that is a card to cancel, since it is not helping your percent usage of available credit.

Credit Score Update

Historically, FICO has been the most well-known credit scoring system. Information in your credit report is used to calculate your FICO credit score, a number generally between 300 and 850 that rates how risky a borrower you are (Higher score = less risk to creditors). Your FICO score is available from www.myfico.com for a fee. Free credit reports do not contain your credit score. You may purchase your credit score by contacting the credit bureaus (Equifax, Experian, and TransUnion).

VantageScore is a new scoring technique, the first one that was developed collaboratively by the three credit reporting agencies. VantageScore features a common score range of 501-990 (higher scores = lower risk to lenders). A benefit of VantageScore is that as long as the three major credit bureaus have the same information regarding your credit history, you will receive the same score from each of them. A different score alerts you that there are discrepancies in your report.

Sources: Experian, as reported by MSN Money; www.bankrate.com; www.consumeraction.gov

Review your credit report each year!

Two years ago, when free annual credit reports became available to Iowans, many consumers ordered their reports. Have you done so since? It is important to review your report each year, to check on your credit status and stay on guard for fraud or identity theft.

Order your credit report annually at:

www.annualcreditreport.com

or

877-322-8228

Lifelong patterns of relating influence decision-making

Relationships are built on past experiences. Brothers and sisters often have different relationships with parents. Your relationship probably follows a pattern that has developed over time. Once you recognize your relationship pattern, you can set realistic expectations for working together to deal with aging issues.

Think about these questions as your family encounters change:

- Does any family member feel the need to control others' decisions?
- Does anyone feel disapproval?
- Are any family members excluded as decision-makers? Why?
- Do parents and adult children in your family communicate as equals?
- How often do you consider the effect of your decisions on other family members?

Family members can learn new ways to relate as they face new decisions. In adult-to-adult relationships, adult children and their parents recognize both their interdependence and the importance of individual autonomy.

Is it grief, physical illness or depression?

It can be difficult to tell the difference between grief and depression. Grief is more likely to occur as a result of a specific loss, for example, the death of a spouse or close friend.

In contrast, a depressed person will have trouble identifying or describing his or her feelings and may cry without any apparent reason. A depressed person may find it impossible to laugh and enjoy having fun. Depression may also cause great agitation or restlessness.

Certain diseases and chronic health problems can contribute to depression.

- 25 to 50 percent of stroke survivors will become depressed.
- As many as 25 percent of cancer patients experience depression.
- 38 to 48 percent of heart attack patients become depressed.
- 15 to 31 percent of Alzheimer's patients experience major depression.

Talk to your teen about driving

One of the most important "talks" parents can have with their teenager is about driving. Use the following strategies to help prepare future drivers.



One year before your teenager is ready to get their permit, sit down and talk about the major points of driving:

1) *Driving is a privilege* and not a right. It is a privilege that is granted by parents and can be withdrawn. Parents are responsible for minors and the driving privilege is contingent upon abiding by rules established by law and set by parents.

2) *Attitude does make a difference* and it is important to be respectful to parents and others.

3) *Driving is a very serious matter*. Discuss the statistics and national trends related to teenagers and crashes. Talk with your teenager about the importance of abiding by the law and what happens when distractions such as radio/CD's, cell phones and being in a rush, interfere with driving.

Develop a driving contract, listing rules your teenager will abide by. Clearly state the consequences for broken rules. Six months before your teenager gets his license, complete the contract. Review the contract again right before the final test and make sure it is signed by the teenager and both parents.

Source: Suzanne Bond, Ed.D., & Dan Bond, M.S.W., Seattle, WA for **Family Information Services**, Mpls., MN