



Family Matters

July/August 2007

A Family Newsletter prepared by Iowa State University Extension Family Specialists

Fresh produce food safety

The eating of fresh fruits and vegetables provides numerous valuable dietary nutrients, but we certainly don't want the risk of food bacteria. What can consumers do to protect themselves?

Fresh fruits and vegetables should be rinsed under running tap water. Produce with firm skins should be rubbed under running tap water or scrubbed with a clean brush or cloth. The use of detergent or bleach to wash produce is unnecessary and potentially hazardous, but even foods that will be peeled should be washed first. If bacteria are on the rind of a cantaloupe, a clean knife could transfer the bacteria from the rind to the edible flesh with one slice.

Cooking and playing with kids!

Do you worry that your kids are turning into snack munching couch potatoes this summer? Researchers say summer can be a time that kids experience a lack of structure in their lives, resorting to unhealthy eating behaviors and putting on weight. Fortunately it's not too late to encourage some healthy eating and activity before kids head back to school.

Make food connections

A great way to help kids make healthier food choices is to get them into the kitchen, the garden, farmers market or grocery store. Kids see cooking as exciting and food becomes something special when they pick it out, grow it or prepare it themselves. Reinforce the special effort they have

made by setting a special table and let them make the placemats or centerpiece.

Combine cooking experiences with lots of "play time". Kids, just like adults, don't like to exercise, but they love to play. A key for the whole family is to make moving fun as everyone improves their fitness level.



Be active

Provide active fun in the yard. Family games of kick-the-can, freeze tag or badminton will be remembered long after the summer is over. Plan activities for the kids and their friends too. Playing in the sprinkler on a hot day or active game of Frisbee can provide the continued connection kids want with their school friends.

Use your community as much as possible. Walking or driving to a neighborhood park even to play the same game you play in your backyard just makes the event a little different.

Put lots of imagination into summer days. Pick a food and brainstorm all the different ways it can be prepared. Your kids will even enjoy putting together their own recipe book of things they make this summer. It is something they will cherish later as they look back on the togetherness that working in the kitchen provides.

Five ways to avoid check and money order scams

The last few years have seen an explosive growth in counterfeit personal and business checks, cashier's checks and money orders. Large sums of money are being lost when checks from strangers are deposited; funds withdrawn; and money or merchandise sent away before the bank discovers that the check is fraudulent.

Typically the fraud is discovered too late to cancel the transaction and the depositor is generally held responsible for the entire amount. Follow these tips to avoid check fraud:

1. If you deposit a check from a stranger, discuss the situation with your branch manager before spending that money or handing over anything of value.

To be safe, do not accept checks from strangers. If you do, tell a bank manager the circumstances and ask how soon they will know if the check is "good." The FDIC recommends: "If at any time the other party badgers you about waiting, especially if you are directed to send funds, tear up their check and stop all communications."

Federal regulations require institutions to make deposited funds available quickly – generally within 1-5 business days; BUT it can actually take a couple of weeks or longer before the bank discovers that the deposited check is worthless. Protect yourself by not touching the deposited funds until you have the manager's go-ahead to use the funds.

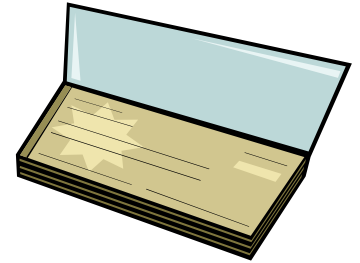
2. Walk away from any deal if you are paid with a check for *more* than the amount due, and then instructed to return the difference.

Let's say you sell a \$5,000 item over the Internet and the buyer sends a check or money order for \$10,000. The buyer instructs you to deposit the check and then wire the excess amount to his account. If the check is returned as counterfeit, you will owe your bank \$10,000. And you have probably also lost the item you were selling.

3. Know warning signs of a check scam.

Counterfeit checks don't look different than good ones, so focus on the basic signs of a scam. Red flags for check fraud scams are:

- The reasons for receiving a check are suspicious.
- You are asked to send money outside the U.S.
- You are pressed to send money right away.
- You are warned to keep it quiet – to not discuss the deal with bank employees or others.



4. Take precautions to make sure payment is good. Insist on a payment method you can verify locally – such as a money order or a cashier's check drawn on a local bank, or a money order from the U.S. Postal Service. Postal Service money orders can be validated or cashed, at a post office; you can also verify them via an automated service at 1-866-459-7822.

Private companies also issue money orders, but be cautious. To verify the validity of a privately-issued money order, do NOT depend on the phone number that is printed on the money order itself. (*Why?* Because anyone who issues a fraudulent money order will set up an answering service that sounds legitimate). Instead, it is always best to use a phone number listed in your phone book or another directory.

5. Immediately report if you think you're a victim of a check fraud or if you notice something suspicious. Contact your bank as well as the local office of the FBI.

*- adapted from FDIC Consumer News, Winter 2006-07
Federal Deposit Insurance Corporation*

Annual Iowa Sales Tax Holiday

on most clothing and footwear under \$100

**Friday & Saturday
August 3-4, 2007**

Plan now to make the most of this opportunity!

Raising kids with love and limits

Authoritative parents expect good behavior from children. They demonstrate respect for a child's individuality by listening, explaining rules and expectations, and helping a child learn to problem solve.

Unlike a permissive parent, they do not yield to a child's demands nor do they try to control or force a child's behavior like an authoritarian parent. In studies of families across different cultures, "authoritative" parenting is the parenting style most associated with raising successful, well-adjusted children.

Using discipline to teach

Authoritative parenting deals with misbehavior by using discipline to teach rather than ignore or force.

Sara, age 5, takes a DVD from her older sister's room without asking and whines when told to return the movie. A permissive parent might ignore Sara and decide that it isn't that big of a deal since she is younger than her sibling. Authoritative parenting would expect Sara to do what is right in returning the DVD, but firmly and respectfully explore with Sara appropriate ways she might be able to find future entertainment.

Carlos, age 14, struggles with math and balks at doing his homework. A permissive parent might ignore Carlos' reluctance to study, blame the teacher or conclude that it doesn't matter all that much. An authoritarian parent might demand that Carlos spend time each day working math problems, suggesting to Carlos that his future success is dependent upon doing well.

Authoritative parenting would focus both on building responsibility and trying to support and develop Carlos' interests and self-esteem. Carlos might share more about what is going on in math class, help figure out with the parent ways he can build his study habits, and help determine future rewards for improving his grade.

Principles to guide parents

Authoritative parents try to incorporate these principles as they raise their children.

Daily communication – focusing on relationship-building and expressing interest in the day-to-day activities and interests of their child.

Setting standards and consequences - Rules and consequences are explained and carried out, respectfully and firmly. A child is expected to learn from mistakes and misbehavior.

Self-expression - A child is encouraged to express her feelings and opinions and allowed to disagree. The adult values listening and finding ways to appropriately express strong emotions.

Problem solving - The adult considers the child's thoughts and point of view and helps a child think about other ways to view a situation. The adult intends to build on empathy and broaden a child's logic and thinking capacity.

Flexibility - The parent keeps in mind her child's temperament, stage of development and what is going on in the child's life as she makes decisions about discipline and expectations.

Modeling - The parent recognizes that "do as I say, not as I do" is not an effective strategy as children move into adolescence. An adult model of both love and strength helps the child begin to internalize positive self-esteem and confidence as well as learn responsibility and achievement.

Family materials from Extension

Iowa State University Extension has many publications for families. "Ages and Stages" provide information which help parents deal with different stages of a child's life and are available at the county office or online at www.iastate.edu/store/