



Family Matters

September/October 2007

A Family Newsletter prepared by Iowa State University Extension Family Specialists

Reading readiness starts early

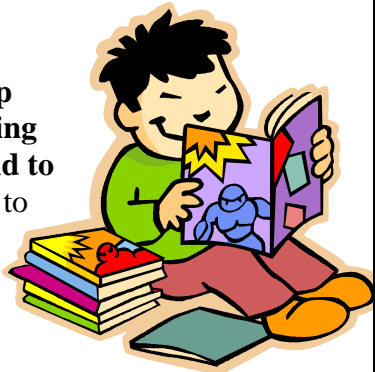
The road to success in school starts earlier than you might think. There is evidence that three simple strategies, used regularly with pre-schoolers, help children prepare for reading at school.

1. Use everyday routines and planned experiences inside or outside of the home to help children develop “background knowledge.”

Background knowledge is the information, real-life experiences, and feelings acquired by seeing, feeling and doing things to gain knowledge about the world. It starts with adults naming things and talking about what they are doing.

At breakfast you could say, “I’m opening the cereal box. Now I’m pouring the cereal into the round, blue bowl. Look, the cereal is round too, and it has a hole in the middle. Now I’m pouring milk on the cereal. It’s cold because it was in the refrigerator. There, I’m all done. Are you ready to eat? Here’s your spoon.”

2. Help your child develop language skills by providing opportunities for you child to talk. Before children learn to talk like adults, they go through many developmental stages, beginning at birth.



Children first learn to babble, and then repeat words they hear, then say single words and phrases, and finally talk in sentences. These phases are known as a language framework. The better developed this

framework, the better the chances that the child will be successful in reading and writing.

Watch your child at play and engage him or her in conversation about play using words and sentences that match the level of understanding. Allow time for your child to talk after you make a comment or ask a question. For example, “You found the farm animals. Where do they live?” Wait for a response or answer the question if the child is very young and has a limited vocabulary. “I see blocks. Shall I bring them over? What can we build for the animals? If we build a fence, the animals can’t run away. How big should the fence be?”

3. Expand and add new information to your child’s questions or comments. When adults expand on children’s comments or answers to questions it helps them increase their language understanding and introduces them to other possibilities. In the examples above the child learned from the adult’s responses that the bowl is round and the color blue and that a fence can keep animals from running away.

Using these strategies each day, along with reading books and other printed materials with children will prepare them to be readers. A child who is successful at reading:

- knows and understands many words;
- understands the basic content of a story – that it has a beginning, middle and end;
- uses general knowledge about the world to bring meaning to the words in stories;
- makes a connection with the symbols and the writing needed to learn to read.

Coupons can work for you

Billions of dollars are spent each year by American households, but many shoppers are reducing spending by using coupons. More than 3,000 manufacturers distribute nearly 330 billion coupons - worth an estimated \$280 billion - every year. It is thought that 77 percent of American households use some eight billion coupons to save \$4.7 billion on their grocery bills.

Make coupons work for you with these tips.

- Buy only items that you normally purchase, don't allow coupons to cause you impulse buy.
- Comparison shop and check unit prices. Don't assume bigger is better. If a coupon is good for any size, the smaller size is often a better buy.
- Try different brands. This will expand the coupons you are able to use and may introduce you to new products you like.
- Know store policies. Does the store match competitors' prices and/or coupons? Do they have double coupon days? Can a manufacturer's coupon be used with a store coupon?
- Find a coupon organizational system that works for you. Some shoppers organize coupons according to store layout. Some clip coupons only for items they use. Others put the entire ad in a binder. Do what works best for you.
- Always take your coupons when you shop. There may be specials not listed in the ads.
- Remember that even small amounts add up quickly on items you use regularly.
- For additional savings, combine coupons with rebates, combine manufacturer and store "buy one get one free" coupons and use coupons on seasonal promotions and closeouts. Using these methods, some items can be free.
- Avoid paying for coupons. In addition to newspapers, magazines, mailers, store ads and displays and product packages, many Web sites offer printable coupons. See the box below for possible sites.

Coupon Web Sites

www.smartsource.com www.boodle.com
www.coolsavings.com
www.coupons-coupon-codes.com
www.allfreecoupons.com

Protect Your Home

Recent news has made us aware of problems with mortgages. According to Iowa Legal Aid, in recent years Iowa has ranked in the top five states in the number of "sub-prime" mortgages in default.



Foreclosure can start when you don't make your mortgage payments, but it cannot happen overnight. It is important for consumers to understand the consequences of missed payments, talk with their lender, and read and act on all notices that come in the mail.

The Federal Reserve System has compiled a list of resources for information and assistance for people experiencing difficulties with a mortgage.

www.federalreserveeducation.org/pfed/foreclosure/

Another source is www.iowalegalaid.org

When it comes to protecting your home from foreclosure, prevention is the most effective route.

- Make your mortgage payments top priority.
- Plan a realistic budget.
- Keep your own records of payments.
- Talk to your lender if you experience problems.

Save on Legal Fees

Effective this year, Iowans have the help they need to represent themselves in the legal proceedings for some divorces. Self help (or pro se) forms and instructions have been developed by the Iowa Supreme Court Pro Se Family Law Committee.

The forms are written in language that is easy to understand, designed for use by ordinary citizens. The forms can only be used when the divorcing couple has no minor or dependent children.

They are available on-line at www.judicial.state.ia.us, in the Self Help section.

The Pro Se Family Law Committee is also working to finish forms for self-representation in efforts to modify child support orders.

100-Calorie Snacks – for lunch bags or after school

Nature's Sweetest Snacks - 1 medium size fruit of the following: apricot, 20 cal., peach or plum, 40 cal., kiwi, 45 cal., orange, 70 cal., apple, 80 cal., pear, 100 cal., or grapes. 1-1/2 cups – try them frozen.

Protein-Packed Snacks – hardboiled egg, 70 cal.-- Chicken of the Sea, Chunk Light Tuna – 2oz., 1 cup lite yogurt or 1 cup skim milk, 80 cal.

Simple Snacks - mini bags of popcorn, 1 slice whole grain toast 100 cal., 1/2 cup gelatin, 82 cal., 8 baked tortilla chips with 3 Tbs. salsa, 93 cal., and 20 peanuts, 90 cal.

In just three years, sales of 100-calorie packs of crackers, chips, cookies and candy have passed the \$20- million-a-year mark.

Source: Lighten Up Iowa

Tailgating

It's that much-anticipated time of year again – football season – and with that season comes tailgating. To defend your pre- and post-game gatherings from the most challenging opponent – food poisoning, follow these touchdown tips for food safety:

- Wash hands before, during and after preparing food for the tailgate.
- Tightly seal raw or thawed meat in plastic wrap to prevent juices from contaminating other food items. Consider packing meat products in one cooler and additional foods in another.
- Tailgating favorites like hamburgers and bratwurst should be cooked to 160° F and chicken breasts to 165° F. Be sure to check temperatures with a thermometer.
- If the weather is hot, transport coolers in the backseat of your air-conditioned car instead of the trunk, especially for long road trips.
- Remember foods should not be left unrefrigerated for more than 2 hours. In hot weather (90° F. or above) this time is reduced to one hour.

Healthy Brown Bag Lunches

Sandwiches are often the mainstay of brown bag lunches. But some of the old favorites like ham and Swiss, egg salad, or pastrami may be higher in calories, cholesterol and fat than you realize -especially if they are on a croissant with plenty of mayonnaise.



Frequently, people believe sandwiches are high in calories because of the carbohydrates in the bread. But it takes two slices of bread to equal the calories in one thin slice of lunch meat or cheese. A whole slice of bread has the same calories as only one tablespoon of mayonnaise.

To create lunches that are more nutritious and lower in fat, try these suggestions: Choose breads that list “whole wheat flour” as the first ingredient. For variety, use whole grain tortillas as a wrap.

Use meats that have less than 3 grams of fat per ounce. Try salmon salad, sliced turkey or chicken, roast beef, ham, pork or water packed tuna.

Use a low-fat sandwich dressing and choose low-fat cheese. Combine with finely chopped fresh vegetables. Enjoy!!!

Breakfast breaks the fast

Charge up your day by ending your sleep time “fasting” with breakfast! Everyone – adults and children benefit by taking a few minutes for a milk-fruit-bread meal.

Breakfast fuels the body with nutrients that may not be made up during other meals of the day. Food energy from breakfast gets children ready to learn and helps adults get more done in the morning. Several studies have proven that test scores for school children improve when they eat a healthy breakfast.

Breakfast can be simple or elaborate, cooked or uncooked. What you eat is less important than making a habit of eating something. Try to get bread, fruit, and milk in your breakfast with something like a peanut butter and jelly sandwich, cereal with fruit and milk, or a blender delight (milk, plain yogurt and fruit or juice)