



FAMILY Ties

Step-Parenting

NEGOTIATING THE ROLE

In May and June we celebrate Mother's Day and Father's Day, but sometimes step-parents are left out of the celebrating. In fact, step-parents can feel like second class citizens.

Have you heard any of these comments from a step-mom: "Everyone in his life comes before me." "The children treat me like a maid." Or "I think I'm becoming the 'cruel' stepmother."

The stepmother position is a delicate one, she is the substitute. She is there 'where the mom was supposed to be.' She is often treated by the children like the substitute teacher at school...badly. This holds true for stepfathers also."

Jeanette Lofas, President and Founder of the Stepfamily Foundation has a few suggestions for step-parents. The first and most important is for both the biological parent and the step-parent to decide just what the rules of the house are as soon as possible.

This is not easy. You may need to start by both making separate lists and then comparing them. Through discussion you will need to compromise. Rules about discipline, chores, manners, and meals must be worked out as a partnership or they will not work.

Second, hold a family meeting where the biological parent presents the list of rules. The kids may have some input, but no veto. Post the "rules of this house" on the refrigerator. Believe it or not, kids like having rules and like showing them to friends. Make sure there are consequences for not following the rules and rewards for following them and that these are known to the family. Follow through and be consistent.

Third, take time out to be a couple. Date night is highly recommended. It doesn't need to cost a lot – just go and have some fun together – without the kids.

Lastly, if the biological parent has part-time custody, remember, you don't have to be there all of the time. The kids need time alone with their other biological parent.



If you and your spouse are having a tough time negotiating the rule list, seek the help of a licensed therapist who has experience with stepfamilies. "Don't give up. It can work if the proper steps are taken.

Keep your sense of humor. Once it's working, you will forget all the heartache you and the family went through."

NORTHWEST AREA Family Newsletter

Prepared by Eugenia Hanlon, Nancy Clark and Phyllis Zylinski

ISSUE Family Specialists

May is

HIGH BLOOD PRESSURE MONTH

IOWA STATE UNIVERSITY
University Extension

Blood pressure is the force of blood against the walls of arteries. Blood pressure rises and falls throughout the day. When blood pressure stays elevated over time, it's called *high blood pressure*.

The medical term for high blood pressure is *hypertension*. High blood pressure is dangerous because it makes the heart work too hard and contributes to atherosclerosis (hardening of the arteries). It increases the risk of heart disease and stroke, which are the first- and third-leading causes of death among Americans. High blood pressure also can result in other conditions, such as congestive heart failure, kidney disease, and blindness.

** For adults ages 18 and older who are not on medicine for high blood pressure and do not have a short-term serious illness. Source: The Seventh Report of the Joint National Committee on Prevention, Detection, Evaluation, and Treatment of High Blood Pressure; NIH Publication No. 03-5230, National High Blood Pressure Education Program, May 2003.*

*** If systolic and diastolic pressures fall into different categories, overall status is the higher category.*

**** Millimeters of mercury.*

Blood Pressure Levels for Adults*			
Category	Systolic** (mmHg)***	Diastolic** (mmHg)***	Result
Normal	Less than 120 <i>and</i>	Less than 80	Good for you!
Prehypertension	120-139 <i>or</i>	80-89	Your blood pressure could be a problem. Make changes in what you eat and drink, be physically active, and lose extra weight. If you also have diabetes, see your doctor.
Hypertension	140 or higher <i>or</i>	90 or higher	You have high blood pressure. Ask your doctor or nurse how to control it.

High Sodium

HIGH BLOOD PRESSURE

Diets high in sodium can increase the risk for developing high blood pressure. The Dietary Reference Intakes recommend 1500 milligrams of sodium per day. All foods contain some sodium naturally, but convenience foods—such as frozen dinners, pizzas, packaged mixes, canned foods, and salad dressings—are especially high in sodium because it adds flavor and acts as a preservative.



For more information, ask for the Iowa State University Extension publication PM 1979d, Dietary Guidelines recommend . . . Reduce sodium, increase potassium, at your local Extension office.

Here is some things you can do to prevent or lower your blood pressure. If you are doing all of these things now – great! If not, check what you could work on to prevent or lower high blood pressure.

1. Maintain a healthy weight.
2. Be active at least 30 minutes every day.
3. Eat fewer foods high in salt and sodium.
4. Eat more fruits and vegetables.
5. Cut back on the number of alcoholic beverages, if you drink.
6. Have your blood pressure checked.

Debit Card

QUESTIONS and ANSWERS

What kinds of costs are associated with debit cards? Some banks charge a fee if you enter a PIN to conduct a transaction instead of signing your name. You may trigger a fee if you overdraw your account using your debit card, just as you would if you “bounced” a check. Or, there could be a charge if you use your debit card as an ATM card at a machine that is not operated by your financial institution. As with other bank products, your financial institution must provide disclosures explaining the possible fees associated with a debit card. Be sure to read the disclosures to avoid an unexpected fee.



per check. Often a debit card purchase is posted within 24 hours instead of days, as may be the case with a paper check. That means there would be little time to make a deposit to cover a purchase, if necessary. In addition, even though a transaction was approved, you may overdraw your account because the bank won't know what other withdrawals you have made that day until it settles all transactions later that day.

Or, suppose you don't realize you have only \$100 in your bank account and you want to use your debit card to buy a \$200 item. Depending on the terms of your account or the rules of the card network, the bank might approve the \$200 purchase as a convenience, but it also might assess an overdraft fee for that transaction and subsequent ones until you make a sufficient deposit.

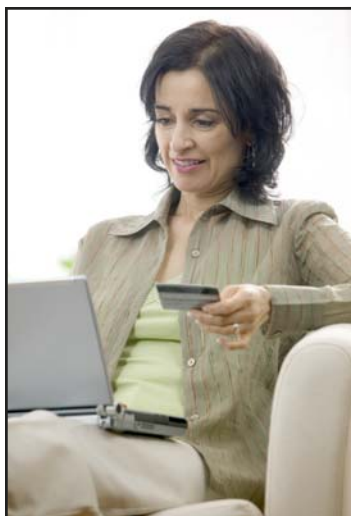
How can I overdraw my account if my bank must approve a debit card transaction? First, because the payments are electronic, they are deducted from accounts more quickly than when using a pa-

Debit Card Fraud

WHAT YOU NEED TO KNOW

While in many cases you are not responsible for unauthorized transactions, it can be a hassle resolving the situation. Here's how to avoid becoming a victim:

1. Never write your PIN on or near your card. Memorize it instead.
2. Don't give out bank account information over the phone or the Internet unless you have initiated the contact or you know the person is who he or she claims to be.
3. Don't share your debit card PIN, security code and other account information with friends or relatives who aren't co-owners of your account.



4. Take precautions at the checkout counter, ATM and gas pump. Always stand so that no one can see the keypad where you enter your PIN. At retail establishments, it's best to use do-it-yourself scanners. Be alert for suspicious-looking devices that may be used to “skim” information from your card.

5. Look at your bank statements as soon as they arrive. Or, better yet, review your account each week by phone or the Internet. Promptly report any discrepancy, such as a missing payment or an unauthorized transaction, to your financial institution.