

FAMILY Ties



Divorce and

FINANCIAL ISSUES

To cope with the financial issues related to divorce follow these guidelines. Do not sign a property settlement agreement, or any other divorce-related document that you do not understand or one that you feel contains unfair terms until you consult an attorney. Stand firm with what your attorney has advised you. You are paying them good money for advice so follow it. If you do not understand the term under that agreement, ask them to put it in writing. Tell them that you need to think about it and then get back to your attorney for legal advice. It is better to not do anything in haste than to wish that you would not have entered into an agreement.

Determine who will pay which part of the debts incurred during your marriage. Usually, one spouse or the other will assume an obligation and agree to "hold harmless" the other party. However, if either party does not pay a joint debt, creditors may collect from either spouse. Creditors are not bound by any agreement between spouses. You often see this occur when one spouse has declared bankruptcy after the divorce and the creditors come against the other party even though it is stated in the divorce decree.

A divorced person is eligible for social security benefits based on former spouses' earnings, even if the former spouse is not yet retired. In order to qualify for benefits, the marriage must have lasted for at least ten years; both you and your ex-spouse must be at least 62 old, and the divorce must have taken place at least two years ago.

If you remarry, you lose the right to benefits based on a former spouse's earnings unless the subsequent marriage(s) also end in divorce. If more than one marriage last ten years or longer, you can elect benefits based on the higher ex-spouse's earnings.



Divorced persons may be entitled to continue group health insurance for up to 36 months under the federal COBRA law if they lose their status as a dependent spouse. The cost of coverage can not exceed 102% of the premium (group Rate) paid by the ex-spouse's employer. There is a time limit of 60 days after a divorce is granted to apply. After 60 days they do not need to offer you coverage.

Some additional resource that are available to you at low or no cost is Divorce Matters- Separating your finances (PM 1719), Coping with Stress and Change (PM 1637) Iowa Concern Hotline (800) 447-1985 available all hours, all days and they will answer financial questions, legal issues, family transitions or go on the web at www.extension.iastate.edu/iowaconcern/.

One additional resource is Legal Aid Service Corp located at 215 Commerce Building in Sioux City, IA. Phone 1-800-352-0017. Their services are income-based. Working parents are eligible. They do intake from 9:00-11:00 and 1:30 to 3:30 Monday through Friday. Their web site is www.iowalegalaid.org and contains a lot of free information as well.

NORTHWEST AREA Family Newsletter

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Strong Bones

TWEEN AND TEEN YEARS CRITICAL

It takes calcium to build strong bones. So calcium is especially important during the tween and teen years, when bones are growing their fastest. Boys and girls in these age groups have calcium needs that they can't make up for later in life. In fact, by the time teens finish their growth spurts around age 17, 90 percent of their adult bone mass is established.

Unfortunately, fewer than one in ten girls and only one in four boys ages 9 to 13 are at or above their adequate intake of calcium – at least 1300 mg of calcium a day.

Tweens and teens can get most of their daily calcium from 3 cups of low-fat or fat-free milk and additional servings of calcium-rich foods.

Young people make many food choices by watching their parents, so if you want your children to enjoy the bone-building benefits of calcium, show it. Drink milk yourself, and offer calcium-rich meals and snacks.



Ideas for Calcium-rich Meals and Snacks

- ◆ Pour low-fat or fat-free milk over breakfast cereal.
- ◆ Have a cup of low-fat or fat-free yogurt.
- ◆ Drink a glass of orange juice with added calcium
- ◆ Add low-fat or fat-free cheese to a sandwich.
- ◆ Have a glass of low-fat or fat-free milk instead of soda.
- ◆ Make a smoothie with fruit, ice, and low-fat or fat-free milk
- ◆ Dip fruits and vegetables into yogurt.
- ◆ Make a salad with dark green, leafy vegetables.
- ◆ Serve broccoli or cooked, dry beans as a side dish.

Spinach

POWERHOUSE VEGETABLE

Spinach is packed with important nutrients, and fresh spinach tastes so good! When buying fresh spinach, look for clean, fresh and crisp leaves that have a rich green color. Avoid wilted leaves or spinach with long stems. Store it in the crisper of the refrigerator. Wash when ready to use.

Orange-Almond Spinach Salad (serves 4)

- 12 ounces fresh spinach, washed and torn
- 1 cup orange slices or sections, diced
- ½ tablespoon vegetable oil
- 3 tablespoons red wine vinegar
- ¼ cup green onion, chopped
- ¼ cup slivered almonds

Mix all ingredients together in large bowl and serve immediately. Each 1-cup serving: 88 calories, 5.8 g fat, 0.5 g saturated fat, 0 mg cholesterol, 102 mg sodium, 6.5 g carbohydrate, 9 g fiber, 4 g protein.

Source: www.extension.iastate.edu/food/; Food for Fitness and Fun, June 2006

Best Exercise

PLAYING WITH YOUR KIDS

For good health, children should total up to at least 60 minutes of physical activity, preferably every day. (Adults need at least 30 minutes.) All kinds of activities count, so encourage children to get moving by walking fast, running, dancing, jumping rope, riding bikes, skating, swimming, playing basketball and soccer – even climbing the stairs.

As a parent and role model, you can do a lot to make physical activity a lifelong habit for your children. Start by being physically active yourself and displaying a positive attitude - showing that it's fun and feels good. Then, get active with your children!

- Head out for a family walk or bike ride after dinner.
- Form a family team for a charity fun run, walk, or car wash.
- Play tag or jump rope.



Father's Day

SEND DAD AN E-POSTCARD

Kids of all ages can send their appreciation to "good old Dad" this Father's Day with an e-postcard.

ISU Extension's Me & My Dad Web site, www.extension.iastate.edu/dads, features two unique e-cards that adults and youth can send to father figures.

In addition to the electronic greetings, kids, moms and dads can learn how to strengthen that all-important bond between dads and kids.

Since 2000, ISU Extension's Me & My Dad Web site has helped thousands of families all over the world discover ways for fathers and children to stay connected.

Dads can sneak a peak into the lives of the "Featured Fathers" to see how other dads handle their relationships. Moms and Dads alike can



"Ages and Stages" page to stay up-to-date on specific father/child situations. "Let's Play" offers seasonal activity ideas for dads and kids to do together.

The relationship between Mom and Dad greatly influences how much and how often Dad is involved with the kids. The Parenting Together page offers weekly tips to strengthen the co-parenting relationship.

Available 24/7, the Me & My Dad Web site is a valuable resource for working dads and moms. They can look for information whenever they get a moment on the Internet.

To learn more about how dads make a difference in their children's lives, contact any ISU Extension county office. Extension field specialists are available to give presentations to community groups.

School's Out

SUMMER LEARNING BEGINS

School may be out for summer, but opportunities for learning never stop. While learning in school features form and structure, summer offers the chance for informal and more experiential learning.

* Attend your community library's summer reading program. These programs often are free and geared to children at a variety of ages. Your library program can excite young readers by linking activities to a favorite book.

* Travel to your county fair to see a variety of animals. View the exhibits that local 4H'ers made and get ideas for projects you can make at home. Check the schedule so you can attend the working exhibits that allow children to get involved in hands-on activities. Some fairs even designate family day and have special activities just for children.



* Explore your inner artist. Enjoy a summer theater production as a member of the cast or as part of the audience. Plays allow children to see the world from a different perspective and point in time. They also can serve as a great starting place for learning more about a specific person, story or time period.

* Share a skill you enjoy. Children are eager to role model the adults in their lives. By sharing a special interest with your children, you are letting them know that you think they are important.

* Try new activities together. Ever wonder how to make clay or maybe how to grow a flower garden? Ask your children questions about what they are interested in and show them that you share their curiosity. This helps children know that learning never stops, regardless of age. Stumped on where to start? Check out books from your local library for ideas or search family friendly Web sites.