



FAMILY Ties

Nature

SUPPORT CHILDREN'S CONNECTION

Children and nature have always been connected. However, recent research suggests that children are exposed less and less to the world of nature. In our busy society, children are often on tight schedules of school, extracurricular activities and child care. Television and video games keep children indoors. Even when they are outdoors, the time often is structured and they're not free to explore on their own.

Adults and parents can encourage children's connection to nature by providing natural environments to experience and by supporting their interests. Nature also can be brought indoors with plants and collections of nature items such as stones, pinecones and leaves.

Children who interact with nature learn a wide range of valuable skills that will help them in school and life. Observation is an important key to all science and math skills. Children can develop their senses of touch, smell, sight and hearing in nature. They can learn about traits of natural objects, for example size, color and texture. Encourage children to look for change, one of the most important conditions scientists watch for.

Counting, measuring, weighing, estimating and comparing differences are other skills that children can learn when they are in nature. Offer younger children opportunities to judge 'more' or 'less,' 'larger' or 'smaller,' 'shorter' or 'taller.' Older children can begin to find out 'how long' or 'how far,' 'how much more' or 'how much less.'

The ability to predict what might happen based on past experience is not only a critical science skill but an important life skill, as well. It develops with practice so offer children lots of opportunities to make predictions.

Even 2-year-olds can make simple guesses about familiar activities: 'What might happen if I touch the bubble?' And at a more advanced level, a child might generalize that an object of wood won't stick to a magnet because other wooden objects haven't in the past.

Children can learn to sort, match and classify objects in nature. This is important in understanding how things work in the world. Children learn to classify objects by first noticing differences and similarities. Very young children can match identical items. Eventually, children learn to sort objects that are similar but not identical; for example, that different kinds of trees produce seeds that look different but all belong to the same group of items.

Another science skill that can be learned from nature is experimenting. This is the skill most commonly associated with science. From planting seeds to see how plants grow to seeing what makes ice melt, children benefit when they are allowed and encouraged to interact with nature.

Some of the other reasons that children's experiences with nature are important include developing a nurturing and caring attitude about plant and animal life, providing a sense of calm, enjoying visual images of beauty and encouraging physical activity.

The National Wildlife Federation (NWF) recommends that parents give their kids a "Green Hour" every day, a time for unstructured play and interaction with the natural world. This can take place anywhere that provides safe and accessible green spaces.

To give parents and caregivers information, tools, and inspiration to get their kids – and themselves – outside, the NWF has created www.greenhour.org, a Web site with family-friendly content. "It is a supportive virtual community where families can learn, explore, and share their outdoor experiences and backyard adventures.

Although it may be challenging to make the time, both adults and children gain much when they spend time with nature.

NORTHWEST AREA Family Newsletter

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Apples

ONE A DAY

The average U.S. consumer eats about 19 pounds of fresh apples a year – about one apple per week.

Not a bad start. How about more?

Apples are a good choice: They are low in calories, low in fat and high in fiber. Apples help lower your risk of heart disease when used as part of a heart-healthy diet and lifestyle plan. They are a good source of soluble fiber which helps keep cholesterol low.

Select apples that are shiny, firm and without bruises, wrinkled skin, or other blemishes.

Rinse well under cool running water before using.



Store apples in the refrigerator and use within 1-2 weeks.

Apples best for cooking and baking: Generally you want a firm apple with a tart taste such as Pippin, Cortland, Rome Beauty, Winesap, Granny Smith, Jonagold or McIntosh. More mealy apples, such as Delicious varieties, do not hold up as well during baking but they are acceptable in a pinch.

Apples best for eating fresh: Almost all apples are good for eating fresh, either out of hand or in salads, except for tart, firm varieties such as Pippin or Granny Smith. Look for Braeburn, Gala, Cortland, Empire, Fuji, Jonagold, Delicious varieties, Pink Lady, and others.

Viruses

THEY'RE IN YOUR HANDS

That's the theme for September, National Food Safety Education Month. At least 76 million cases of food-related illness occur every year. At least 50 million of these are caused by viruses. How many times over the past year have you, a family member or someone you know had a touch of the "24-hour stomach flu"? Chances are that it was actually food borne illness and you got it from someone not washing their hands before preparing food.

Wash your hands! It's as simple as that! Wash your hands after gardening, petting a dog or cat, changing a diaper, using the restroom, touching a door knob. Wash your hands before handling food and before eating. Wash your hands after any contact with juices from uncooked meats and poultry. Wash your hands after contact with items that are likely to have been touched by many people such as money, bingo markers, counters, door handles, etc.



Practicing good hand washing will protect you, your family, and others you meet from a variety of food borne and other types of illnesses.

Be clean, be healthy...

1. Wet hands with warm water.
2. Lather with soap and rub your hands together for 20 seconds.
3. Wash between your fingers and around and under your nails.
4. Rinse with warm water.
5. Dry with a paper towel.

For more information, ask at your local office of Iowa State University Extension for *Clean hands for healthy living*, N3461, and for *5 myths of hand washing*, N 3503A. Both are also on the web: www.extension.iastate.edu/Publications/N3461.pdf and www.extension.iastate.edu/Publications/N3503A.pdf

Just Say “No”

IOWA STATE UNIVERSITY
University Extension

HOW TO DEAL WITH CREDIT CARD OFFERS

Have you received a solicitation by mail or telephone offering you a new credit card? Should you sign up-or tear it up? If you're interested, how do you “shop” around for credit cards?

First of all, consider the “just-say-NO” approach. Use a minimum number of credit cards to lower the danger of unwittingly falling into expensive credit card debt. (It is not a good idea to sign up for a credit card just to get the so-called “free” items.) If you want to reduce credit card solicitations by mail or phone, ask the credit reporting agencies not to sell your name to credit card marketers and others. Call 1-888-5-OPT OUT.) You can opt out of solicitations for two years, or per mentally.



Secondly, if you are considering a card, remember to “shop” and compare. Take your time. Get all the information before you decide whether to apply and which card to pick. For many more tips on how to avoid credit card hazards and how to choose the best credit card for you, go to: www.truthaboutcredit.com/roadmap.html

Key questions when you consider getting a credit card:

- What are the interest rates? Cards often have multiple rates, stated as the APR or

annual percentage rate of interest. Very low advertised rates are usually on “teaser” rates, and a much higher rate kicks in after a few months

- Are there steep “penalty” rates? Penalty rates may be triggered by as little as one late payment, and they can soar as high as 24% to 30% APR for some out-of-state card issuers. Check what triggers penalty rates and how long they apply. Are there other hidden fees? Most cards have cash-advance fees with no “grace period”-the interest clock start ticking at once. Late fees and over-the-limit fees can go as high as \$30 on some out-of-state cards.

(Cards from Iowa issuers can't go that high-another reason to consider cards from Iowa credit unions and banks.) See if the card charges an annual fee. Also, avoid expensive “add-on” items such as credit card protection plans, insurance, or buyers' club.

Manage your credit cards carefully to avoid expensive credit card debit. Pay on time and pay the full balance each month if you possibly can. Most credit card companies will not impose a financial charge (except of cash advances) if you pay in full before the due-date on your bill. Avoid “maxing-out” on cards or paying only the minimum amount due.