

# FAMILY *Ties*



## *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, help children prepare for reading when they start school.

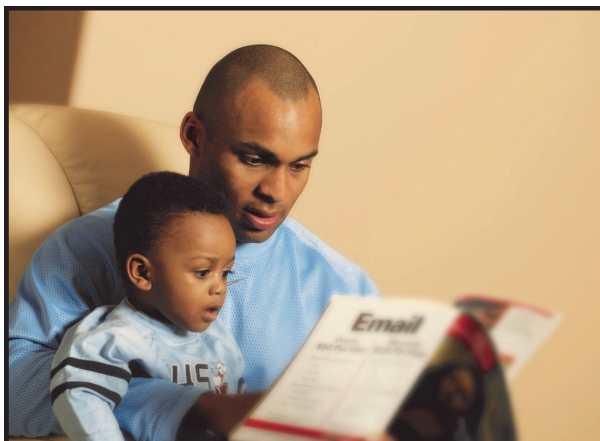
Strategy 1 – Help children develop background knowledge through everyday routines and planned experiences inside or outside of the home. Background knowledge is the information, real-life experiences, and feelings acquired by seeing, feeling and doing things to gain knowledge about the world. It starts with adults naming things and talking about what they are doing.

Take breakfast, for example – “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.”

Strategy 2 – Provide many opportunities for your child to develop his or her language skills by talking. 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 is, 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?’

Strategy 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 daily 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 -- a story has a beginning, middle and end, uses general knowledge about the world to bring meaning to the words in stories, and makes a connection with the symbols, the writing, needed to learn to read.

NORTHWEST AREA  
*Family Newsletter*

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## Enjoy the Holidays

### EAT HEALTHY

Holiday eating calls for a “game plan”:

**Limit** special food to the actual holiday vs. all week or all month.

**Be realistic.** Aim to maintain your weight vs. lose during the holidays. Go back to weight-loss goals after the holidays.

**Don't wait to eat.** Regular meals and snacks keep you energized, take off the hunger, and keep you from over-eating.

**.Spritz your drink.** Stretch your beverage with seltzer water or diet soda.

Better yet, **skip the alcohol.** Alcohol lowers your will-power and increases hunger.



**Talk it up!** Focus on family and friends vs. food. Socialize!

**Be discriminating.** Eat a small serving of food you love. “Pass” on foods you don't. Ask yourself, “Is this food worth it? Do I really want some?”

**Police your plate.** Survey the buffet before selecting food items. Use a smaller plate; take one-half the amount you usually would, and skip second helpings.

**Give your guests options.** Offer healthful choices such as: shrimp cocktail, whole-grain crackers with reduced-fat cheeses, fresh vegetables with low-fat dip, fresh fruits, frozen fruit cup.

## Food Safe

### HOLIDAY BUFFETS

Buffet-style service is an easy way to serve foods during the holidays. Keeping food safe means that you –

- Serve buffet offerings from small platters and dishes; replenish as needed. Keep rotating several small platters from the refrigerator to the table rather than keeping one large platter on the buffet during the entire event.



- Use chafing dishes, hot trays, and slow cookers to **keep hot food hot – at 140°F.**
- Keep cold foods cold by setting serving dishes over crushed ice or re-freezable ice cubes. **Cold foods should be kept at 40°F or lower.**

- Perishable foods should be at room temperature **no longer than 2 hours.**

- Put out a fresh platter of food vs. add fresh food to platters containing food which has been on the table for 2 hours.

- Discard any perishable food that may have been in the “danger zone” (40°F to 140°F) more than 2 hours.

### AnswerLine – for your Holiday questions

AnswerLine is just a phone call or “click”away – with information and resources to help you with home and family questions. Call: 800.262.3804  
Or go to: [www.extension.iastate.edu/answerline](http://www.extension.iastate.edu/answerline)

## Tax Time

### RAPID REFUNDS

We are an instant gratification society. We want things now and our tax preparers can help us get a rapid tax refund now but what does it really cost us? The past few years the Attorney General Tom Miller has sent out a consumer advisory about how much it really cost?

Refund Anticipation loans are expensive. According to a report in 2005 the Consumer Federation of America and the National Consumer Law Center, the loans cost about \$29 to \$120, depending on the size of the refund. That means the interest rate on the "RAL" loans could range from about 40% to over 700% APR (annual percentage rate of interest.) That's a bad bargain for an "advance" of just 7 to 10 days.

The tax preparers may invite you to get a "Refund Anticipated Loan" or "RAL"- a loan borrowed against the expected tax refund. Such a loan may come a few days faster than the refund- but you pay extremely *high fees* to borrow *your own money*.

Remember, a "Refund Anticipated Loan" is just that - a very short-term loan, secured by your expected tax refund, arranged by a tax preparer through a bank. You pay finance charges (and most often, tax-preparation charges as well.) The loan is repaid when the IRS sends your full refund to the bank.

Consumers need to ask tough questions:

- "How much will I pay for the loan?" An average refund is about \$2,150, with a typical finance charge of \$100 for a refund anticipation loan- a 178% APR. Fees for tax preparation, electronic filing, or check-cashing can double or triple that cost.
- What does the fee buy me? An RAL loan gets your refund to you in 1-4 days, compared to

7-10 days by ordinary electronic refund deposit to your bank.



Be aware of the new "pay stub RALs" or "holiday RALs". Pay stub RALs are offered earlier than traditional RALs before taxpayer receives a W-2. The loans are based on a taxpayer's last pay stub which indicates his estimated tax return. However, the estimated amount may not reflect pre-tax retirement deductions or

money with held for child support or taxes. The taxpayer will have to pay the full amount estimated on the pay stub whether or not the refund is large enough to cost the cost of the loan and fees.

For more information contact the Attorney General's Consumer Protection Division. 888-777-4590 toll free or on the web at [www.iowaAttorneyGeneral.org](http://www.iowaAttorneyGeneral.org)

## Extension's Web Site

### FINANCIAL SECURITY

Check out eXtension's new Financial Security for All Web site to find information on attaining personal financial security.

Learn about everything from investing, retirement, and estate planning to organizing your household records and teaching children about money. In addition to the learning modules, other features include frequently asked questions, ask an expert, news and upcoming events, and online calculation tools.

Access the site at [www.extension.org/personal+finance](http://www.extension.org/personal+finance).