

IOWA STATE UNIVERSITY

University Extension

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Extension Family Insights

January-February 2009

It's Not Too Late for a Healthier You! Physical, Financial, & Emotional

Take the Live Healthy Challenge

You can make a commitment to better health in 2009 by signing up for the Live Healthy Iowa 100 Day Challenge. The dates this year are January 14 to April 23.

Iowa State University Extension is a sponsor of this team-based weight loss and physical activity program. Live Healthy Iowa encourages Iowans of all ages to help each other begin to form healthy habits through physical activity and improved nutrition.

According to Ruth Litchfield, an ISU Extension nutrition specialist, "What we're all about is healthier living through good nutrition, physical activity and emotional wellness. We want everyone in Iowa to live healthy."

For more information or to register a youth or adult team, visit the Live Healthy Iowa Web site, <http://www.livehealthyiowa.org/> or contact the Washington County Extension office.

Money Talk: A Financial Guide for Women

Women often have unique financial needs, according to Pat Swanson, Iowa State University Extension family resource management specialist. "Eighty-five percent of women will be on their own financially at some time. Some never marry, some marry later in life, some divorce and some outlive their husbands. And of the elderly poor in America, more than 70 percent are women," Swanson says.

To help women address those needs ISU Extension offers the *Money Talk: A Financial Guide for Women* program several times a year in three ways -- in person, on the Internet or by mail. The next opportunity to participate is in a series of programs scheduled Feb. 9 through March 13. The goal of the course is to educate and empower women to take control of their financial lives. The program will cover financial basics, insurance, investing, retirement planning and planning for life events.

For either the Web-based or by-mail course send a check for \$75 payable to Iowa State University, along with your name, address and email address, to Ellen Minnihan, 68 LeBaron Hall, Iowa State University, Ames, Iowa 50011. Registration deadline is Feb. 1. [Call Minnihan at (515) 294-6568 if you have questions.] A registration brochure with more information is available at www.extension.iastate.edu/finances/personal/.

Overall Women's Conference

Overall Women is for women involved in or affected by agriculture. Gather with other rural women to network and learn. Spend time to benefit yourself, your family, your farm, and your community. It is for women involved in agriculture, whether it is managing their own farm operations as business partners, impacted by the farm economy or just wanting to learn more about today's agriculture.

Over 30 different workshop sessions will be offered this year. Sessions featuring everything from biofuels, to hands-on learning for on-line agriculture will be available. This year's conference is January 29 & 30. Come for both days, or register for a single day. For more information or to register online go to: <http://www.uca.iastate.edu/mnet/overallwomen.html> or contact the Washington County Extension office.

Gene Mohling, Washington County Extension Education Director

Iowa State University and U.S. Department of Agriculture cooperating Extension programs are available to all without regard to race, color, natural origin, religion, sex, age, or disability

Family Matters

January-February 2009

Tough economic times certainly present challenges. But they also provide opportunities. Many people are using this time to re-evaluate their priorities and reconsider how they spend their time and money.

Have we gotten caught up in our consumer culture? Do we need to re-think this and remember the time-worn phrase that 'money doesn't buy happiness?'

There are so many simple pleasures that don't cost a dime and are often more satisfying than something purchased. As we kick off a new year, let's look for ways to maximize life satisfaction without spending money. Yes, certainly we need adequate income to pay for our basic needs. But beyond that, it's a choice.

Here's wishing you health and good things for 2009!



*Mary Crooks
Field Specialist/Family Life*

Looking for information on managing in tough times?

This Iowa State University Extension website has lots of information on how to cope when times are tough. There are lots of great ideas on how to help kids manage stress, how to make ends meet, how to look for a job and much more.

<https://www.extension.iastate.edu/northeastare/news/managingtoughtimes.htm>

Rallying your support network

When people are experiencing stress, economic or otherwise, they report that they cope better when they have family and friends to support them.

A supportive person:

- Listens to your concerns
- Helps you think about alternative plans and brainstorm ideas
- Comforts you when you are feeling down
- Helps with materials needs

We all need support at times in our lives. But we can also be a source of support to others when they are going through difficult situations.

So, ask for help when you need it. And be a source of help when others need it. We all benefit when there is a caring web of support available.

Helping children in tough times

When families experience a difficult time, such as loss of a job or money problems, they may forget how much this can affect children in the family. It is important to communicate with children so they know what is happening and what changes may be a part of it.

The most important thing that adults can do is to take care of themselves. Children pick up on the emotions of their parents so it is important for them to manage their stress as effectively as possible.

Then, parents need to share the situation with their children, at a level that is appropriate to their age and development. Young children need to be reassured that their parents will take care of things. Older children need to know what changes may impact them and their life style.

Focus on the basics first-getting enough rest, eating well and exercising, doing fun things together as a family. Help children think about the positive-family and personal strengths. Good family communication can help everyone get through stressful times in better shape.

Food for Thought

January February 2009

Good day...

Wondering how to help your children to healthier eating habits? Maybe you'd like to know how to improve your brain's functioning? We've highlighted those topics this time.

Check the ISU Extension website for even more research-based information on foods and health at www.extension.iastate.edu/healthnutrition

Patty Steiner

Nutrition & Health Field Specialist

Try these simple mealtime strategies

Fussiness about food is normal for children. As a parent, it's your job to serve a variety of healthy foods, not to make your child eat. Here are six common mistakes parents may make:

Sending children out of the kitchen. Parents understandably are concerned about safety around hot stoves, boiling water and sharp knives. But researchers found that children who were involved in cooking their own foods were more likely to eat those foods in the school cafeteria.

Pressuring them to take a bite. Studies show that children react negatively when parents pressure them to eat foods, even if there is a reward. In the short run, you might be able to coerce a child to eat, but in the long run, they'll be less likely to eat those foods.

Instead, put the food on the table and encourage a child to try it. Don't complain if she refuses or offer praise if she tastes it. Just ask if she wants more or take seconds yourself. Try to stay neutral.

Keeping 'good stuff' out of reach. Leave foods you don't want your child to eat at the store. Instead, buy healthful snacks and give children free access to these foods.

Dieting in front of your children. Kids are tuned in to their parents' eating preferences and are far more likely to try foods if they see their mother or father eating them. Daughters of dieters were found to be more likely to try diets as well.

Serving boring vegetables. Dress up the vegetables by adding a little butter, ranch dressing, cheese sauce or brown sugar to improve its kid appeal. The few extra calories you're adding are a worthwhile tradeoff for the nutritional boost and the chance to introduce a child to a vegetable.

Giving up too soon. Eating preferences often change. So keep offering a variety of healthful foods at meals, even if a child refuses to take a bite. In young children, it may take 10 or more attempts over several months to introduce a food.

Keep your brain functioning at its best

People who engage in intellectually stimulating activities can sharpen mental acuity and maintain it well into old age. A memory problem is serious when it affects daily living. Occasionally forgetting names is normal, but it's more serious if you have trouble remembering commonly done skills, getting to a familiar place or following steps such as preparing a recipe.



Steps you can take to avoid memory loss and mental confusion are on a list of Mind-Stimulating Exercises and Ideas to Help Memory. For these lists, call me at 319-754-7556, 800-914-1914 or write to 900 Osborn Street, Burlington IA 52601.

Save dollars when eating out

Save money by eating more meals at home. Save a set amount of money from each paycheck and put it into an "eating out" envelope. Order water for each person instead of soft drinks. Share an entrée with a family member or choose a salad and soup instead of an entrée. Order a smaller portion when available or a healthy appetizer as an entrée.

Consumer Choice

January February 2009

Making ends meet

Losing a house to foreclosure can be devastating to families who worked hard to buy a home. For many it may have been the first home they owned after living in apartments or with other family members. Iowa Legal Aid is working to provide more resources to Iowans facing foreclosure and to help homeowners understand their rights when facing the loss of their home.

Mary M. Weinand

Mary M. Weinand

Family Resource Management Specialist

What is foreclosure?

Foreclosure can start when you fail to make your mortgage payments. But it can't happen overnight and it can't happen without first getting notice. It's important for you to understand what happens when you can't make a monthly mortgage payment. Knowing what to do about a delinquency or foreclosure and acting quickly might save your home.

Credit card...or mortgage

Always pay your mortgage before your credit cards and other unsecured debts like personal loans and medical bills. Unsecured debts like credit cards and personal loans can be discharged in a bankruptcy if they must be, but you can't discharge the mortgage loan on your home. Pay the mortgage first and then get help from a professional about handling the delinquent credit cards and other unsecured debts. Adding your unsecured debts to your home mortgage or taking out a home equity loan to pay off credit cards can also be a bad idea. Many people who think they're doing the right thing by paying off credit cards with a home equity loan end up losing their home to foreclosure.



The U.S. Department of Housing and Urban Development (HUD) funds free or very low cost housing counseling nationwide. Housing counselors can help you understand the law and your options, organize your finances and represent you in negotiations with your lender if you need this assistance. [Find a HUD-approved housing counselor near you](#) or call (800) 569-4287 or TTY (800) 877-8339.

Missing a mortgage payments

Call the mortgage lender as soon as you know you can't make a mortgage payment. Ask about their forbearance policies and other options like a repayment plan to "cure" the default over a period of time. All lenders will have programs and policies you can use to get your mortgage loan reinstated. Whether you qualify for these programs will depend on if you can make "catch up" payments beyond your regular monthly payment.

Avoid Scams

Many for-profit companies will contact you promising to negotiate with your lender. While these may be legitimate businesses, they will charge you a hefty fee (often two or three month's mortgage payment) for information and services your lender or a [HUD approved housing counselor](#) will provide free if you contact them. If any firm claims they can stop your foreclosure immediately if you sign a document appointing them to act on your behalf, you may well be signing over the title to your property and becoming a renter in your own home! Never sign a legal document without reading and understanding all the terms and getting professional advice from an attorney, a trusted real estate professional, or a [HUD approved housing counselor](#).

For more information about this newsletter or to schedule financial presentations, contact Mary Weinand, FRM Specialist, ISU Extension, 319/385-8126, mweinand@iastate.edu