



FAMILY Ties

Quick Snack

NIBBLE ON A NUT

A handful a day can help keep you healthy! Though nuts are a higher-fat food, it is mostly heart-healthy unsaturated fat and may help lower low-density lipoproteins (LDL or "bad" cholesterol).

MyPyramid counts ½ ounce of nuts or seeds as a 1 ounce equivalent from the meat and beans group. Nuts also are recommended as part of the DASH diet (Dietary Approaches to Stop Hypertension), a dietary plan clinically proven to significantly reduce blood pressure. The DASH diet recommends 4 to 5 servings per week from its "nuts, seeds and legumes" grouping.

In 2003, the U.S. Food and Drug Administration (FDA) approved this package label "qualified" health claim for nuts:

"Scientific evidence suggests but does not prove that eating 1.5 ounces per day of most nuts, as part of a diet low in saturated fat and cholesterol, may reduce the risk of heart disease."

If you're nuts about nuts and want to assure getting your "handful," here is some information on measuring amounts. A handful equals about 1-ounce. This serving size corresponds to the serving size listed on the "Nutrition Facts" panel on food labels. The Nutrition Facts label will also tell you how many 1-ounce servings there are per package. On average, a 1.5 ounce serving is equivalent to about 1/3 cup of nuts.

Quick Tip: Divide a container of nuts into small snack bags for easy snacking at home, office or on the road. Simply count, measure a third cup, weigh 1 to 1.5 ounces of nuts on a kitchen scale or grab a handful and store in each snack bag. Keep in the refrigerator until you're ready to enjoy! A handful of nuts may help you resist that gooey sweet roll in the break room at work.

President Day Salute

FILLING

½ C sugar or substitute	¾ tsp. lemon juice
3 Tbsp. all-purpose flour	5 C apples, unpeeled, sliced
1 tsp. lemon peel, grated	1 C red tart cherries

Combine sugar, flour, and lemon peel in medium bowl. Mix well. Add lemon juice, apples, and cherries. Stir well. Spoon filling into a 6 cup microwave safe baking dish.

TOPPING:

2/3 C rolled oats	2 tsp cinnamon
1/3 C brown sugar or substitute	1 Tbsp soft margarine, melted
¼ C whole wheat flour	

Combine oats, brown sugar, flour and cinnamon in small bowl. Add melted margarine. Stir. Sprinkle topping over filling. Bake at full power in microwave for 11-13 minutes. Serve warm or at room temperature.

Nutrition Facts per serving: 252 calories, 2 g fat, <1 g saturated fat, 0 mg cholesterol, 29 mg sodium, 5 g fiber, 58 g carbohydrate, 221 mg potassium, 3 g protein



NORTHWEST AREA Family Newsletter

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Whole Grain

GUIDELINES

The Dietary Guidelines for Americans encourages eating a variety of grains each day, especially *whole* grains. Eating plenty of whole grains, such as whole wheat bread, oatmeal and popcorn, may help protect you against chronic diseases such as heart disease. The high fiber content may also help you feel full with fewer calories.

Choose foods with a *whole* grain ingredient listed first on the label's ingredient list (note: ingredients are listed in descending order of weight — from most to least). Color is not an indication of a whole grain — bread can be brown because of molasses or other added ingredients.



Read the ingredient list to see if a grain is a whole grain.

To increase fiber, whole grain flour can be substituted for one-fourth to one-half of the white flour in bread recipes.

For example, if a recipe calls for 3 cups all-purpose flour, use 1 ½ cups all-purpose and 1 1/3 cups whole wheat flour.

Adapted from information found at MyPyramid.gov.

I'm Bored

CHILDREN ARE RESPONSIBLE

Spend time around children and you probably will eventually hear the common phrase.... I'm bored. When you hear that, how do you respond? Some children believe that being bored means they are not being properly entertained by others. Encourage them to understand that truly intelligent people rarely are bored because they entertain themselves.

Parents can help their children understand they are responsible for finding something to do and being creative with their time.

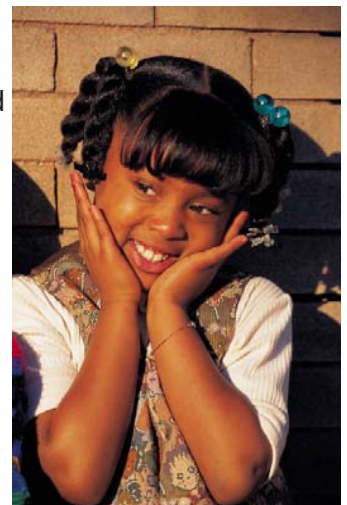
Of course, children do need some guidance. But it is an individual's responsibility to choose his or her own activity and become involved in it. Parents can help their children develop this life skill.

If boredom is occurring in the school environment work with a child's teacher to determine if supplemental or enrichment activities are available and might help.

Unfortunately, sometimes the more opportunities individuals have, the more confused they become about what to do, and the more likely they are to sit and complain they are bored.

Today's children, who have so many opportunities, are much more likely to experience boredom than children of fifty years ago who had fewer choices. Make sure your child understands that it is not up to anyone else to set things in front of him or her to do, but up to the child to locate supplies and do things independently.

To learn about building assets in your children, visit: www.mvparents.com/. See also www.extension.iastate.edu/homefamily/parenting.



Tax Time

REFUND OPTIONS

You can receive your refund in the form of a check or a direct deposit to either your checking or savings account as indicated on Form 1040. There is safety and speed in direct depositing tax refunds. Direct deposits, first offered in 1987, are being used now by about half of all refund filers. You must provide valid routing and account numbers before the transaction can be made. Refunds are received in two weeks or less.



8888 to the return indicating amounts for allocation and with information for each account. This ability to split or allocate direct deposit refunds among multiple accounts is available to all individual filers using any of the 1040 series forms.

By using a new Form 8888, you can specify one, two or three accounts (such as checking, health savings, and retirement accounts). Computer users can download the form from the IRS website. There is no minimum amount requirement.

You can directly deposit the total refund in one account. In addition, you will now be able to specify more than one account as a direct depositor. The new split-refund option will allow you to conveniently designate accounts—at the time of filing—and deposit the refund into your preferred U.S. financial institution. You attach the new Form 8888 to the return indicating amounts for each

This option means greater savings and more banking for families who might otherwise quickly “blow” the whole amount on one major purchase instead of setting aside at least part of their tax refund for future use.

New 2006

TELEPHONE TAX REFUND

The IRS will be providing a refund to telephone customers who paid federal tax on their long-distance service between February 28, 2003 and August 1, 2006. Telephone customers qualify if they had the following services:

- ◆ Standard land-line telephone with long-distance service.
- ◆ Cell phone service.
- ◆ Internet long-distance calling plans.

Individual taxpayers can file a request for the telephone tax refund with any 2006 federal tax return form (1040, 1040A, or 1040EZ) which will have specific instructions for this refund. Individuals entitled to the telephone tax refund who otherwise have no reason to file a federal tax return may use a special short form, the new 1040EZ-T.



It is not a tax return and can only be used to request the telephone tax refund.

The IRS has calculated standard refund amounts that filers can choose to request, based upon the size of a filer’s family in 2006. No further calculations, additional forms, or copies of telephone bills are required.

The refund is based on the number of exemptions a taxpayer can claim in 2006. For example, with three exemptions the standard refund amount is \$50. Tax filers who choose the standard amount may request only one refund, even if they had more than one long-distance service.