

# FAMILY Ties



## Helping Teens

### MAKE GOOD DECISIONS

Teens face tough decisions these days, many concerning “risky” behaviors involving drugs, alcohol, and sexual activity. Adults may think the best choice is obvious, but teens often draw very different conclusions. Why don’t we see eye-to-eye on these difficult issues?

It is not just peer pressure at work. How teens make decisions is affected by their personality; level of cognitive, social and emotional development; overall maturity; and both family and peer values. It is also affected by their mood, time constraints and past experiences.

Here are some ways adults and teens view benefits vs. risks differently:

- A parent’s view of the value of options available is not the same as a teen’s. Attending Saturday night’s big party and having a few drinks means the teen can be where the ‘action’ is. Staying at home may please the parent, but it may be more important to the teen to fit in.



- A parent’s view of consequences is not the same as a teen’s. Having unprotected sex might lead to pregnancy or disease in a parent’s view, but to a teen, not having sex might mean losing the boy/girlfriend.

- A parent’s view of the likelihood of a particular outcome is not the same as a teen’s. Others may die from drinking and driving, but ‘it won’t happen to me!’ This kind of thinking is common among young people, while adults usually recognize the risk.

So how can parents help their teens make good decisions? Learning to make good decisions is a family affair. You can teach your teenagers to make good decisions on their own by giving them responsibility, information and guidance.

Pass along your decision making skills and values. Be involved in your teen’s lives. Know what is going on. Create opportunities for them to make choices.

Support them in their learning. And work with them through both positive and negative consequences of their choices.

For more information check out the following resources:

Shaefer, C. E. & DiGeronimo, T.F. (1999). *How to talk to teens about really important things*. San Francisco, CA: Jossey-Bass

Steinberg, L. & Levine, A. (1997) *You and your adolescent: A parent’s guide for ages 10-20*. New York, NY: Harper Perennial

## NORTHWEST AREA Family Newsletter

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## Nutrition

IOWA STATE UNIVERSITY  
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### MYTHS & MISCONCEPTIONS

**Myth 1:** *Skipping breakfast is a good idea to save calories for weight loss.*  
FALSE. Breakfast is one of the most important meals for your metabolism. Metabolism is the rate at which you burn calories or energy from food. When breakfast is skipped, your body will actually begin to conserve the calories and shifts into “starvation mode” where the metabolic rate is decreased. Always remember to eat breakfast ideally within 1-2 hours of waking.



such as white breads, snack foods, cakes, cookies, etc., as these types of foods do not supply you with much nutrition benefit and are calorie dense.

**Myth 3:** *It takes a lot of time to eat healthy.*

FALSE. Planning is the key to a healthy, well-balanced diet. Purchase foods that are pre-prepared or involve little preparation time. Examples would be pre-cut

**Myth 2:** *Eating carbohydrates will make you fat.*  
FALSE. Carbohydrates supply 4 calories per gram, whereas fat sources provide 9 calories per gram. Carbohydrates are the main source of fuel for the body and brain and therefore at least 50% of your calories should come from carbohydrates. *Complex* carbohydrates, which consist of high fiber grains, starchy vegetables, beans and fruit, should be the majority of your carbohydrate intake. Limit the *refined* carbohydrates in your diet,

vegetables, frozen vegetables or fruit. Fish is a great food to grill or bake as the cooking time is quick. For lunch choose a cup of soup and a salad rather than a large deli sandwich and chips or fries. For dinner choose lowfat pasta and a salad instead of lasagna or pizza (both typically high in fat). Small steps every day can lead to a healthier you.

(Source: *Food for Fitness and Fun*, ISU Extension, February 2007 [www.extension.iastate.edu/food](http://www.extension.iastate.edu/food); *Communicating Food for Health*, February 2007)

## Fitness and Health

### 100% FAD FREE

Diet fads come and go, and some may help you lose weight – in the short term. The most effective long-term way to achieve a healthful lifestyle is to be *100% Fad Free*.

To enjoy a *100% Fad Free* lifestyle: **Develop an eating plan for lifelong health.** Too often, people adopt the latest food fad rather than focusing on overall health. Get back to basics and use the Dietary Guidelines for Americans and MyPyramid as your guide to healthy eating.



**Choose foods sensibly by looking at the big picture.** A single food or meal won't make or break a healthful diet. When consumed in moderation in appropriate portions, all foods can fit into a healthful diet. **Learn how to spot a food fad.** Unreasonable or exaggerated claims that eating (or not eating) specific foods, nutrient supplements or combinations of foods may cure

disease or offer quick weight loss are key features of fad diet.

**Find your balance between food and physical activity.** Regular physical activity is important for your overall health and fitness plus it helps control body weight, promotes a feeling of well-being and reduces the risk of chronic diseases.

**Food and nutrition misinformation can have harmful effects on your health and well-being,** as well as your wallet. Registered dietitians are uniquely qualified to

communicate current and emerging science-based nutrition information and are an instrumental part of developing a diet plan that meets your individual needs.

That's the message from the American Dietetic Association for National Nutrition Month.

## Check Up

### YOUR CHECKING ACCOUNT

To err is human...and sometimes it can be expensive. That's the case for many consumers who have to pay fees and penalties because of mistakes they've made when using their checking account, debit card or other financial services.

The FDIC wants to help you make smarter decisions and avoid some of these mistakes. This month's newsletter includes some of the more common and costly slip-ups. Follow these tips to enjoy a more satisfying financial relationship and keep more of your cash.

Many people write checks and use their debit card without paying attention to their account balance. The results can be costly and may include fees from \$20 to \$35 for each check you



don't have enough money in your account..

Similar fees can be imposed if you overdraw your account using your debit card at the ATM. There may also be fees if your checking account goes below a required minimum balance. Your lack of attention could make a bad situation worse if fees are assessed for several days or even months. And, if you fail to spot fraudulent transactions, fixing those can be costly and time consuming.

Be aware that if bounced checks are not repaid in a timely fashion they may become part of your record. That could make it difficult to get a merchant to accept your checks. And if your account is closed because of repeated problems with insufficient funds that you do not repay, you may have difficulty opening a new account elsewhere.

## How To

### AVOID UNNECESSARY COSTS

Keep your check register up to date. Deduct for all withdrawals—not only for checks but also for ATM transactions, fees and debit card purchases. Do not rely on your ATM receipt for balance information because it may not reflect outstanding checks or debit card transactions.

Monitor your accounts. Open and review your monthly statement as soon as it arrives in the mail to check for errors or unauthorized transactions. Consider reviewing your account activity online or by phone instead of waiting for statements to arrive in the mail. Look for what can—or did—trigger fees and penalties, so you can avoid unnecessary costs in the future. Contact your financial institution immediately if there's a problem.



Keep good records. Save copies of account descriptions, contracts and important receipts which can come in handy if there is a question or a dispute.

Take additional precautions to avoid fees for insufficient funds. For instance, make sure you have enough money in your account before you write a big check, use your debit card or arrange for an automatic payment. Under federal rules that allow financial institutions to put a temporary "hold" on certain deposits, you may have to wait from one to five business days before you can withdraw funds deposited into your account, and longer in other circumstances (such as deposits over \$5,000 or if your account has been repeatedly overdrawn).