

Extension to Families At Work...At Home

November/December 2007

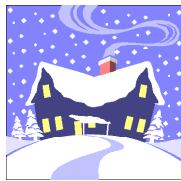


All in the
family



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Never Too Early



Now is the time to winterize your vehicle by checking tires, exhaust system, battery, wipers and all the needed lighting equipment. It is also recommended to assemble a storm survival kit for each vehicle. The Iowa State Patrol recommends that your kit include the following items:

1. Warm winter clothing – gloves, coat and footwear
2. Wool blanket or sleeping bag
3. Flashlight
4. Fusees
5. First aid kit
6. Red flag or Send Help Sign
7. Sack of dry sand or cat box filler
8. Booster cables
9. High energy food

Wintertime in Iowa presents many challenges to the motoring public. This year avoid that last minute rush and prepare early!

Keeping the Holidays (and the Children) Happy



During the holidays, watch for signs of stress in yourself and children. It is a time of too little sleep and quiet moments and too much excitement and food. Is it any wonder the tears and tantrums come too easily? Here are some reminders that may help keep peace and happiness in the holidays for your family.

Children need consistency

- keep favorite bedtime rituals
- if traveling pack a special pillow, blanket or other treasured possession

Children like to be included

- getting to help is more important than the end products --- baking, decorating, shopping, wrapping, etc.
- everything does not have to be perfect – messy packages or blue icing are okay

Children want to know what is going on

- tell them WHERE you're going, WHO will be there, WHAT will happen
- take time to talk about holiday rituals
- read holiday cards and letters together

Children need their space

- too many people are over stimulating
- sharing bedrooms with relatives needs to be discussed ahead of time
- remember the rule of thumb, one guest for every year of ages for birthday parties, may be good for the holidays also

Children need some quiet time

- alternate quiet activities with active ones
- save some presents or dessert for a little later
- taking time for a quiet story, nap or a few minutes together in another room is a MUST
- have a small gift to open quietly just before bedtime





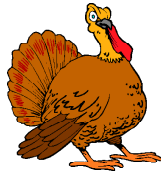
For your health



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Turkey Talk



Turkey is often a favorite main dish when friends and family gather for holiday meals. A few simple steps can ease your holiday fears and ensure a delicious and safe meal for everyone!

- ***“How much should I purchase?”***

Allow 1 pound/person if purchasing a whole bird. Allow between ½-3/4 pound/person if purchasing a boneless breast of turkey. Allow 1½ pounds/person if purchasing a pre-stuffed, frozen turkey.

- ***“How do I thaw a frozen turkey?”***

NEVER defrost turkey on the counter! USDA recommends three ways to defrost turkey:

1. In the refrigerator: Plan ahead for slow, safe thawing in the refrigerator. Allow about 1 day for every 5 pounds of turkey. (For example: A 12-16 pound turkey will take 3-4 days to thaw.) A thawed turkey can remain in the refrigerator for 1-2 days.

2. In cold water: Turkey can be defrosted in cold water in its airtight packaging or in a leak-proof bag. Submerge the bird or cut-up parts in cold water, changing the water every 30 minutes, to be sure it stays cold. Allow about 30 minutes defrosting time/pound of turkey. (For example: A 12-16 pound turkey will take 6-8 hours to thaw.)

3. In the microwave: Check the manufacturer’s instructions for the minutes/pound and the power level to use for thawing. Turkey should be cooked immediately after thawing because some areas of the food may have begun to get warm or cook during microwaving. Any bacteria present wouldn’t have been destroyed.

- ***“How do I safely cook a turkey?”***

Use a food thermometer to check the

internal temperature of the turkey. A whole turkey is safe if cooked to a minimum internal temperature of 165° F throughout the bird. Check the internal temperature in the innermost part of the thigh and wing and the thickest part of the breast. For optimum safety, it is recommended to cook stuffing outside the bird.

- ***“How do I store leftovers?”***

Cut the turkey into small pieces. Refrigerate stuffing and turkey separately in shallow containers within 2 hours of cooking. Use leftovers within 3-4 days or freeze these foods. Reheat thoroughly to a temperature of 165° F or until hot and steaming.

If you have further questions, call the ISU **“Answer Line”** at **(800) 262-3804** (Mon.-Fri. 9:00-Noon & 1:00-4:00) or e-mail them at: www.extension.iastate.edu/answerline.

Join ***“Lighten Up Iowa”***

Are you thinking about shedding a few pounds? *“Lighten Up Iowa”* may be just for you!

This year’s theme is a “100-Day Challenge” beginning January 16, 2008. Participants form into teams (even as few as two people) that promote positive and lasting changes over the course of four months. This year’s cost will be \$15/participant and \$10 shipping/handling per team.

Participants will receive tips on how to choose healthier foods, ideas for becoming more physically active, a t-shirt, an Access card entitling them to free or reduced memberships at certain health clubs across the state, and the opportunity to win monthly incentives. Team Captains will receive a 2008 Food & Nutrition calendar as well. For more information, contact your local ISU Extension Office or visit the LUI website at: <http://www.lightenupiowa.org>.

Renting to Own

Renting to own may sound like a great way to get the TV or refrigerator you want now. There is no money down, free delivery, and free repairs while you are making payments. But think again! It will cost you a lot more money to rent an item than to buy it on credit or pay cash for it. If you want to buy a 25" color TV, here is an example of what it would cost you:

Rent to own

- You pay \$18.22 a week (78.95/month)
- For 18 months
- The TV costs you **\$1,421.16**

Buy on credit

- You pay \$38.40 a month
- For 18 months
- You pay **\$691.20** for the TV.

Buy with cash

A new color TV would cost you about **\$580.77** with tax. If you save \$18.22 each week for 8 months, you can buy a TV for cash.

- You can own a TV 10 months sooner than with the rent-to-own program.
- Any needed repairs would be covered by the warranty when you pay cash or credit.
- You would save \$840.39 that you can then spend on other items you and your family need.

Think twice before you sign a rent-to-own contract.

Living on Less Income

Having to live on less money can be very hard for everyone in the family. Your family needs to talk about what is going on and changes that must be made. There are steps you can take to get through this hard time.

1. Apply for unemployment benefits at your local Employment Security Office.
2. Look into other types of job search services and financial aid programs near you.
3. Cut back on your expenses. Make a Spending Plan to help you budget.
4. Seek out food pantries or soup kitchens.
5. Apply for food stamps.

A spending plan can help you:

- Know where your money is coming from and going to.

- Be sure your bills get paid on time.
- Save for the things you need and want the most.

Other tips for dealing with less money:

- List your basic needs.
- Talk about what your family needs the most.
- Decide which bills must be paid first.
- Cut back on expenses. Stop all unneeded spending.
- Make and follow a written spending plan for the whole family.
- Use credit for emergencies only.
- Contact your creditors and tell them why you are having a hard time paying.
- Look for ways to increase your income.

Buying By Mail

Buying by mail is an easy way for some people to shop. It saves time and energy, and sometimes money. But there are times when buying by mail does not make the buyer happy.

To avoid those problems, ask yourself a few simple questions before ordering:

- Is the item you want to buy described well in words, not just pictures?
- After adding the handling and shipping charges, is it still a good buy?
- If not happy with it, can you return the item and get a refund?
- Can you trust the company?

Know your rights as a consumer when buying by mail

- The seller must send the item.
- When no date is given, the item must be sent no later than 30 days. If not, the buyer may cancel the order and get a quick refund. Unfortunately, not all companies deliver what they advertise.

Protect yourself

- Do not send cash when paying by mail! Send a check or money order.
- Keep a copy of the advertisement, your order and payment receipt. And keep copies of all letters and statements between you and the seller.

If you have a problem, ask your local post office to help you. And contact your local or state consumer protection office.



Your money's worth



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