

# Extension to Families At Work...At Home

January/February 2008



All in the  
family



**Donna Andrusyk**  
720 7<sup>th</sup> Ave. SW  
Tripoli, IA 50676-9602  
Phone 319/882-4275  
Fax 319/882-4292  
[andrusyk@iastate.edu](mailto:andrusyk@iastate.edu)

## You're Not Rachael Ray or Emiril Lagasse? Eat Together Anyway!



New research findings continue to support the importance of eating together as a family. Here are two powerful examples.

**Toddlers who eat family meals display remarkable language development, according to a Harvard study. Of 2000 new vocabulary words gained, 1000 were traced to involvement in family mealtimes compared to 145 new words gained as the result of having been read to.**

**Teens who eat family meals are five times less likely to engage in risky behaviors than teens who don't, according to Columbia University's National Center on Addiction and Substance Abuse.**

Miriam Weinstein, author of *The Surprising Power of Family Meals*, has some simple rules for families to follow at mealtime:

- (1) Parents should have no agenda beyond eating and talking—but no lecturing.
- (2) Family members should eat facing each other, not a television screen.
- (3) Everyone should eat the same food, preferably prepared by the family.

Weinstein says family meals provide a steady spot in a turbulent world. They also provide one of the best opportu-

nities a parent has for prevention and repair. She also advises telling coaches and persons who plan extracurricular youth activities that you are making family meals a priority and would appreciate their family-friendly scheduling efforts.

## Resolution: Focus on the Positive with Your Family This Year



Why is it we tend to notice what's not finished, what's not clean or what's done poorly? Take a suggestion from parent educator and author Jan Faull. Notice what's done right, even if it's just a portion of the job. When that jigsaw puzzle is still unfinished a month from now, resist the temptation to say, "Aren't you going to finish this?" Rather comment, "Wow! You got half of this puzzle done! Do you want me to help you finish it now or save it until this weekend?"

If your preschool son or grandson gets dressed but forgets his shoes and socks, don't berate him for it. Notice what he did do and gently prompt him through the rest of the process. "Good for you, Garrett, you got your sweat suit on all by yourself. Now you need socks and shoes. You put on the socks and then I'll help you with the shoes."

Positively guiding and influencing children is a great way to avoid power struggles.

*Adapted from Parenting Press  
News for Parents, © 2007.*



## For your health



**Jill Weber**

3420 University Ave., #B  
Waterloo, IA 50701-2008  
Phone 319/234-6811  
Fax 319/234-5581  
jrweber@iastate.edu

The *Extension to Families - At Work At Home* is produced by Iowa State University Extension Families staff in Allamakee, Black Hawk, Bremer, Buchanan, Butler, Cerro Gordo, Chickasaw, Clayton, Delaware, Dubuque, Fayette, Floyd, Franklin, Grundy, Hancock, Howard, Mitchell, Winnebago, Winneshiek, and Worth Counties. Layout by Trece Lonneman, Office Manager, Hancock County Extension. Articles from this newsletter may be reproduced in their entirety as long as Iowa State University Extension is credited as the source.

### Eating Well: Moving More



Investing in employee wellness is good business. It can result in lower insurance premiums, lower turn over, increased productivity, and increased job satisfaction. ISU Extension is now offering Eating Well - Moving More for a healthier blood pressure, blood cholesterol, and weight.

Nearly 1 in 3 Americans age 25 or older has high blood pressure. One-third of the people with high blood pressure don't know they have it.

Eating Well - Moving More is a wellness program that helps employees make lifestyle changes in five areas that influence hypertension: weight, physical activity, diet, sodium intake, and alcohol use. The program offers:

- on-site session(s) with an ISU Extension nutrition and health specialist,
- on-site blood pressure and weight screening with individual risk assessments before and after the series, and
- eight self-study newsletters for employees containing lifestyle behavior assessments and goal setting materials.

Contact your county extension office for information on bringing Eating Well-Moving More to your work place.

### Lighten Up Iowa 2008



It's time to form teams for Lighten Up Iowa 2008! The dates this year are from January 16 - April 24; the theme is the 100 day challenge. The cost is \$15/participant + \$10 shipping and handling/team.

Beginning in January you will be able to find \$5 HyVee/Coke coupons that can be used for each registration. Watch for more information in stores and weekly sales ads.

New this year is an on line personal dashboard—a website you will have access to after registering that includes a personal journal to track activity and nutrition, message center, and leaderboard. Your registration also includes a magazine subscription -- 1 year subscription to Fitness, Men's Journal, Heart-healthy Living, Diabetic Living, Mujer, or Ladies Home Journal **only available after logging into your personal dashboard.**

### Food and Fun for Healthy Families Calendar



“Food and Fun for Healthy Families” is the theme of a new full-color calendar offered

by Iowa State University Extension. Each month features an easy-to-prepare recipe plus menu ideas and an activity tip. Single copies of the 12-month calendar are \$4 (plus handling) and may be ordered from ISU Extension's online store at [www.extension.iastate.edu/store](http://www.extension.iastate.edu/store).

“Our goal is to give families quick, monthly reminders of things they can do to be more healthy,” said Peggy Martin, ISU Extension coordinator for Expanded Food and Nutrition Education and Family Nutrition Programs.

This is the eleventh year that ISU has printed a nutrition calendar but the first year it has been made available for public purchase. More than 230,000 copies of the 2008 calendar have been purchased so far.

## Free Money!!!

Almost all employers offer some type of retirement account that you can contribute to. This may be a 401(k) or 403(b) depending on what kind of industry you are in. In addition to offering these retirement programs some employers offer matching contribution funds; meaning the employer will contribute a certain percent to your retirement fund while you are contributing as well. The percentage of the contributions will differ between employers. Most likely it will have a vesting period. The vesting period is the amount of time that you must stay employed before the employers contributions become yours for withdrawal. If for some reason employment should end, the contributions from your employer may be completely taken away or prorated. All of this would be dependent on the contract you have signed with the company.

Questions to ask when choosing a benefit package should include:

- Does your company have a retirement account set up for their employees?
- Who the account manager is and what types of funds are included?
- Does the company offers matching funds? If they do see what percentage they offer as well as the requirement (if any) for your contributions.
- Is there a vesting period?

If you are looking for a job to pay the bills while you find something more permanent, then you may want to look for something with a shorter vesting period. But, if you are thinking about becoming a permanent staple within that company than a longer vesting period would probably be OK.

## America Saves Week: February 25 – March 4



The nation's savings rate is hopelessly bad -- measured at minus-1 percent for 2006. That means as a whole, Americans

spent 1 percent more than they earned last year. According to the Commerce Department, this savings rate is the lowest since the Great Depression.

It wasn't always this way. In 1984, the national savings rate was more than 10 percent. Today, most Americans don't have enough savings for an emergency fund (which should amount to three to six months of expenses in easily-accessible accounts), much less for retirement or other long-term savings goals.

Feb. 25-March 4, 2008 has been designated as America Saves Week. America Saves is a national campaign to encourage individuals, especially low- and moderate-income households, to save money, reduce debt and build wealth. More than 61,000 people have signed up to take part in America Saves since its debut in 2001.

America Saves has two major goals,

- Encourages individuals to save a certain amount each month toward a specific goal -- to buy a home or a car, for example, or to build an emergency fund or save for retirement.
- To increase accessibility to savings accounts, most of which charge fees for accounts with low balances, which discourages people who don't have a lot of money from starting to save.

Individuals can sign up to join America Saves on its Web site, <http://www.americasaves.org>. In doing so, they get a subscription to the quarterly American Saver newsletter and access to volunteer financial planners recruited by the Financial Planning Association.

For more information on saving strategies, contact your local ISU Extension office and as for PM 1924 – Planning To Stay Ahead.



## Your money's worth



**Brenda Schmitt**  
2023 S. Federal Ave.  
Mason City, IA 50401  
Phone 641/423-0844  
Fax 641/423-2642  
[schmitt@iastate.edu](mailto:schmitt@iastate.edu)

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