

# Extension to Families At Work...At Home

July/August 2010



## Your money's worth



**Brenda Schmitt**  
Family Resource  
Management Program  
Specialist  
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  
University Extension

Helping Iowans become their best.

### Financial Matters for the Newly Married



If there is a wedding in your future, it is important to devote some time to a discussion about financial matters. As a couple, you must think hard about how best to merge your finances.

It is important to be completely up front about how much money you earn, spend and owe. This would include any and all debts, child-support obligations, alimony payments, business loans and other key financial details. Also, keep your partner informed about events that affect your balance sheet in a positive way, such as bonuses, inheritances and other expected or unexpected windfalls.

Pick good times to talk about money matters – not, for example, the instant you open up your credit-card statement or cell-phone bill. Communicate when everyone is feeling relaxed and unemotional.

Make a simple budget by monitoring your joint expenses for a few weeks or a month. Then you'll be able to see how well you are covering those expenses and where you realistically could limit spending. This exercise also can help you see how to set aside money for an emergency fund to handle unexpected events such as the loss of a job, a medical crisis or a broken-down vehicle. You may also discover differences in spending habits and attitudes toward money.

The process of building your budget may open your eyes to serious differences in spending habits and attitudes toward money. Money is the number one source of disagreements in a marriage. Be sure to take time and reflect. Are you falling into the financial role you watched your mother or father play and feeling disappointed be-

cause your partner isn't filling the role you expect of him or her?

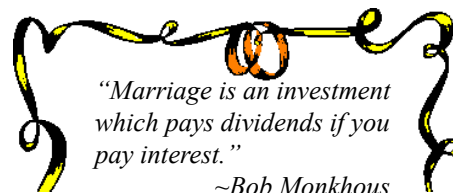
You're a financial team now, and it's important to act like one. No matter how big or small of a goal you set, whether it's paying off debt or saving for an upcoming vacation, be determined to help each other reach it. As you succeed in achieving goals as a couple, you'll feel even closer as a team.

While this is a personal decision, many financial advisers recommend that couples have joint accounts for pooled savings, investments and household expenses. Then each person may want to establish separate checking accounts for discretionary spending. Remember discretionary spending should come only after all obligations are met.

It could be smart to keep real estate and bank accounts in separate names if one of you is especially vulnerable to lawsuits, such as if one spouse is a doctor, lawyer or business owner.

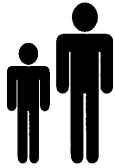
If one of you is especially organized and has a gift for keeping the checkbook balanced, it may be wise for that person to take care of the household finances. Whoever does it should keep the other partner in the loop about bank balances and investment results.

It's much easier to fight about money than it is to discuss it rationally and handle it successfully. Resist getting stuck in recurring bad patterns; instead, continue trying to establish new, healthy ones.



*"Marriage is an investment  
which pays dividends if you  
pay interest."*

~Bob Monkhouse



## All in the family



**Kim Brantner**  
Families Program  
Specialist  
609 Pollock Blvd.  
Bedford, IA 50833  
Phone 712/ 523-2137  
Fax 712/523-2139  
brantner@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.

## Summer Fun: Discover Your Community



“There’s no place like home, there’s no place like home.” Dorothy discovered

it on her trip to Oz, but most children may need some help to discover the wonders of their own community. Try some of these activities this summer to introduce your children to the “heart and soul” of your own community.



- Prepare a family scavenger hunt to help your children discover local historical facts, interesting places, or highlights of your community. Make a list of questions and chauffeur your children to find the answers themselves or involve other families in a friendly competition. Many towns have web sites with historical information that will be helpful in preparing the list. Be sure to include some fun items on the list!

- Don’t have time or money for a great get-away vacation. Try a stay-at-home vacation for spending time with your family, doing something you enjoy and discovering your own community. There’s no unpacking, no traveling, no motel bills. Visit your own town as though you’re a tourist. Tour factories, newspapers or other local industry. Go swimming, hiking, and biking. Go to three movies in a row. Spend some time at the closest airport just watching.

- Consider camping at a local campground to really get the feel of a vacation. Choose a different family member to be the navigator each day and drive exactly 50 miles, 75 miles or an appropriate amount and see just where you end up. Find something fun to do in the community you drive to. Use a stay-at-home vacation to do whatever strikes your fancy; just make sure you don’t hang around your house and work!

- Help your children start a “Traveling Friendship Basket” for your neighborhood. Buy a large, inexpensive basket, tie a cheerful ribbon on it along with directions asking the recipient to send it on to its next destination. Prepare the basket with something keeping the next-door neighbor in mind – brownies for families with children, a bouquet of wildflowers, or a handcrafted item. The recipient is asked to pass the basket to the next person on the list. The children can track the progress of the basket and keep it moving in the neighborhood.

- Summer is a great time for your children to host a block party for either all the children or all the families in your neighborhood. Invite each family on the block or in your surrounding neighborhood to come to your house, each bringing their own favorite dessert. Provide nametags if everyone isn’t acquainted and arrange for some fun activities.

- Blind fold your children for a short trip in the car for a surprise outing. Let the kids try and guess your destination. Choose someplace in your community where you’ve never been before.

- Adopt an elderly neighbor or individual in your community to make special summer memories with. Include them in a weekly activity such as an ice cream outing, trip to the library or picnic lunch.

- Attend the under-attended local events like little league, band concerts, and local workshops for children.

- Don’t forget to visit your county fair or other local festivals. Check out times when special discounts are offered just for children.

*Source: University of Illinois Extension, Sheryl Fulton*

## Tis the Season of Food Preservation



There is a great deal of interest in gardening, local food production, and farmer's markets, spurring an increased interest in food preservation. Forms of food preservation include canning, freezing, drying, pickling, or making jellied products. Iowa State University Extension has excellent information and publications available.

There is more information on canning than what I can cover in an article. You can request publications on canning from your local office or download at: <https://www.extension.iastate.edu/store/> In the search box to the upper right, type in the word "canning", "freezing", or "pickles" to see the available publications.

Some basic advice on canning: 1) Be sure to use the proper method of canning. All vegetables, except tomatoes, require processing in a pressure canner with a weighted control or dial gauge. Because tomatoes are more acidic, they can be safely processed in a boiling water bath canner. 2) Be sure to use USDA-approved methods and recipes when canning.

Freezing is one of the easiest, most convenient, and least time-consuming methods of preserving foods. Natural enzymes in fruits and vegetable are slowed during freezing. If they are not inactivated, they can cause color and flavor changes, as well as loss of nutrients. Vegetables need to be blanched in boiling water or steamed before freezing to prevent further enzyme activity. Enzymes in fruits can cause browning and loss of vitamin C. This can be prevented by using ascorbic acid mixtures or other substances.

If fruits and vegetables are not properly packaged, air can cause changes that affect flavor. To prevent this "freezer burn," use or resistant packaging, such as "can or freeze" glass jars, plastic freezing containers, heavy weight aluminum foil, plastic

coated freezer paper, or plastic wraps. Plastic freezer bags are popular and can be placed within rigid cartons or containers for easy stacking. Plastic sandwich bags and waxed paper are not suitable.

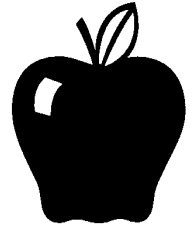
Always choose young, tender vegetables; freeze as soon after picking as possible. For fruits, do not use those that are under-ripe or over-ripe because the flavor will be undesirable. Good luck and enjoy the fruits (and vegetables) of your labor!

## Bottled Water: Know the Facts



Water is essential to the body and serves many roles. The body can survive for up to six weeks without food, but can last only one week without water. Healthy individuals need approximately 10-15 cups of water each day. About 80% (8-12 cups) comes from drinking water and others beverages, including caffeinated beverages. The remaining 20% comes from eating foods, such as fruits and vegetables. The more active you are, the more water you need.

Sales of bottled water have more than quadrupled in the last ten years. Most consumers choose bottled water for convenience, taste, and/or perceived health benefits. Marketing campaigns, advertisements, and package labels have created a public perception that bottled water is "purer" or "healthier" than tap water. However, the truth is that bottled water sold in the United States is not necessarily cleaner or safer than most tap water. Most bottled water comes from the same municipal water supplies as tap water. Public health officials also are concerned about the lack of fluoridation in bottled water, which is required of tap water. This difference in requirements may be linked to the growing prevalence of cavities among youth. Print the newly released ISU Extension publication on bottled water at: <http://www.extension.iastate.edu/Publications/PM1813.pdf> or request a copy at your local county office.



# For your health



**Cindy Baumgartner**  
Nutrition and Health  
Program Specialist  
1417 N Franklin Street  
P.O. Box 366  
Manchester, IA 52057  
Phone 563/927-4201  
Fax 563/927-3744  
[cbaum@iastate.edu](mailto:cbaum@iastate.edu)

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