

Family Ties

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Northwest Area Family Newsletter
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Let the kids paint and watch them learn!

Need an activity to keep young children occupied and learning? Let them paint. Offering painting activities is just one of the many ways we can help children learn.

Painting lets children show their ideas and emotions, and use color and their senses as they create. As children learn to express themselves by painting, parents learn a lot about their children.

According to the Better Kid Care Program from Penn State Cooperative Extension, parents gain insights into their children's thoughts, developmental abilities and interests by watching and listening to them while they paint. Parents may begin to understand the way a child perceives an idea or discover an interest or individual need.

Young children enjoy the process of painting — the stirring and mixing — whether or not they get the paint on the paper, the Better Kid Care Program reports. The program suggests the following to help children paint:

- Match the painting experience to the development and interest of the child. Young children need large pieces of paper and larger brushes for easier control. Offer smaller quantities of paint so children can manage, have fewer spills and can mix color without ruining a large container of paint.



- Provide a painting area with an easel at the correct height for the child.
- Offer paint in primary colors of red, yellow and blue as well as white and black. This allows children to mix and discover new shades.
- Respond to and encourage children's work. Describe what you see in the child's painting, and then wait for a response from the child. He or she may want to share more information or just return to painting.

For more information on helping children learn, contact your local county extension office. To learn more about painting with young children, see the article "Painting with Young Children: There's More to the Picture" on the Penn State Better Kid Care Web site, <http://betterkidcare.psu.edu/ENewsletters/ENews0510Oct.html>.

Planning For Retirement

A successful retirement depends largely on the steps you take during different stages of your life. The FDIC offers the following strategies to consider as you plan for retirement. Investment portfolios shown are illustrations only. You must decide what percentages and investments are right for you.

Your 20s and 30s (Early Career)

Contribute as much as you can to IRAs, 401(k)s, Keoghs and other retirement savings while meeting other goals, such as buying a home or starting a family.

Keep your debt from credit cards and other sources manageable.

If you don't already own a home, consider if this is a good option for you. While a home purchase can be expensive, it also can be an excellent investment and source of tax breaks.



Your 40s and 50s (Mid-Career)



Continue putting as much as you can into IRAs, 401(k)s, Keoghs and other retirement savings accounts. Once you reach age 50, you can make “catch-up” (extra) contributions to IRAs, 401(k)s and other retirement savings accounts.

If you haven’t bought a house already, consider doing so as a source of equity and a place to live in retirement. If you have a mortgage, periodically compare your interest rate to current market rates. If current rates are better, consider refinancing.

Your Early 60s (Late Career)

Ask the Social Security Administration, your accountant or your employer’s personnel office to help you determine how much Social Security and pension income you’d get if you “retire early”, and how much you’d lose compared to holding off on retirement.

Discuss with a financial advisor when to withdraw money from your tax-deferred retirement accounts, such as employer-sponsored retirement plans and traditional IRAs. After age 59 ½, you can withdraw your money without penalty but subject to income taxes. Under IRS rules, you must withdraw a minimum amount from 401(k)s, traditional IRAs and certain other retirement savings plans by April 1 of the year after you reach age 70 ½ and each year after that. There is an exception to the rules for someone still working for the employer who sponsors the plan.

Consult with your legal or financial advisors about estate planning – organizing your financial affairs so that your money, property and other assets can go to your heirs with a minimum of costs, taxes and hassles.

You may need or want to buy health insurance or long term care (including nursing home) insurance. Consider the need for disability (wage replacement) or life insurance coverage.

Reduce your consumer debt as much as possible and consider the pros and cons of paying off your mortgage early. But if you think you’ll need to borrow money during retirement, determine whether you want to refinance your mortgage, take out a home-equity loan, apply for a credit card or otherwise take out a loan before you retire. You might have more options for getting a loan when you still have employment income. No matter what loans you have or how old you are, it’s important to keep your debts manageable.

Your Retirement

The rules governing retirement can be complicated. So about a year before you plan to retire, discuss your situation with a Social Security Administration claims representative. After you decide on a retirement date, apply for your Social Security benefits and other pensions about three months in advance. If you plan to work part-time, find out how this will affect your Social Security income or taxes.

Arrange to have your periodic payments, such as Social Security benefits, directly deposited into your checking account. Ask your personnel department or financial advisor about whether to receive your 401(k) money in a lump sum or periodic payments.

Reduce your debts as much as possible. Be careful before taking on new debt, such as a home-equity loan or a reverse mortgage.

Retirement Planning Resources

Retirement: Secure Your Dreams, ISUE publication series, PM 1816 to 1826, \$.50 to \$1.00

www.extension.iastate.edu/financial/retire.html

Ballpark Estimate www.choosetosave.org/ballpark/

Social Security www.socialsecurity.gov/

Consumer Retirement Plan Information

www.dol.gov/ebsa/consumer_info_pension.html

Trans Fat Now on Food Labels

The Food and Drug Administration (FDA) now requires food manufacturers to list *trans* fat on the Nutrition Facts panels. Scientific evidence shows that consumption of saturated fat, *trans* fat, and dietary cholesterol raises low-density lipoprotein (LDL or "bad") cholesterol levels that increase the risk of coronary heart disease.

All Fats Are Not the Same

Fat is a major source of energy for the body and aids in the absorption of vitamins A, D, E, and K, and carotenoids and is needed in the body in small amounts. However, saturated and *trans* fats raise LDL (or "bad") cholesterol levels in the blood, thereby increasing the risk of heart disease. Dietary cholesterol also contributes to heart disease. Unsaturated fats, such as monounsaturated and polyunsaturated, do not raise LDL cholesterol and are beneficial when consumed in moderation. Therefore, it is advisable to choose foods low in saturated fat, *trans* fat, and cholesterol as part of a healthful diet. See the chart to the right.

The Nutrition Facts panel can help you choose foods lower in saturated fat, *trans* fat, and cholesterol. To lower your intake of saturated fat, *trans* fat, and cholesterol, compare similar foods and choose the food with the lower combined saturated and *trans* fats and the lower amount of cholesterol.

Type of Fat	Effect on blood cholesterol	Food Sources
Saturated: <ul style="list-style-type: none"> ▪ Solid fats ▪ Animal fats ▪ Hydrogenated oils ▪ Tropical oils 	Raises total cholesterol Raises "bad" cholesterol (LDL)	Butter Lard Palm Oil Coconut Oil
Trans: Partially hydrogenated oils (liquid oils made into solid fat)	Raises total cholesterol Raises "bad" cholesterol (LDL) reduces "good" cholesterol (HDL)	Vegetable shortenings Some margarines Crackers Cookies, Snack foods
Polyunsaturated: Liquid plant oils	Reduces total cholesterol Reduces "bad" cholesterol (LDL) Reduces "good" cholesterol (HDL)	Soybean oil Corn oil Sunflower oil Nuts Fish
Monounsaturated: Liquid plant oils	Reduces total cholesterol Reduces "bad" cholesterol (LDL) No effect on "good" cholesterol (HDL)	Olive Canola Oil

Look at the highlighted items on the sample labels below. Combine the grams (g) of saturated fat and *trans* fat and look for the lowest combined amount. To choose foods low in saturated fat and cholesterol, use the Quick Guide to %DV. The general rule of thumb is: **5% DV or less is low and 20% DV or more is high.** Check all three nutrients to make the best choice for a healthful diet. By comparing butter to stick or tub margarine, we see that tub margarine is the better choice!

Compare Spreads!*

Keep an eye on Saturated Fat, *Trans* Fat and Cholesterol!

Butter **	Margarine, stick †	Margarine, tub †
Saturated Fat : 7g + Trans Fat : 0g Combined Amt.: 7g	Saturated Fat : 2g + Trans Fat : 3g Combined Amt.: 5g	Saturated Fat : 1 g + Trans Fat : 0.5g Combined Amt.: 1.5g
Cholesterol: 10 % DV	Cholesterol: 0 % DV	Cholesterol: 0 % DV

*Nutrient values rounded based on FDA's nutrition labeling regulations. Calorie and cholesterol content estimated.

**Butter values from FDA Table of *Trans* Values, 1/30/95.

† Values derived from 2002 USDA National Nutrient Database for Standard Reference, Release 15.

For more information check out ISUE publication, Heart Disease and You –Facts about Food Choices PM 1861a

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