

Extension to Families At Work...At Home

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Your
money's
worth



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Getting Your Wills and Important Papers in Order



Perhaps you need to update your will and organize your important papers. You probably are not alone when it comes to the question of how to organize these important papers. "A systematic plan for keeping track of important papers and a plan for how your assets are to be reallocated can save loved ones from a lot of stress in the event something happens to you," said Erin Ludwig, Iowa State University Extension Family Resource Management Specialist.

Although you can alter your will whenever you wish, there are three basic reasons to consider revising a will. One of these reasons could be that there has been a change in your life, another reason could be that there has been a change in the law, and the final reason could be that you have changed your mind about specific provisions (for example, including or excluding a friend or family member to be a beneficiary of your property).

Life events that may trigger the need to update your will, trust, living will, powers of attorney, or other estate- or end-of-life planning documents include:

1. Birth of children or grandchildren
2. Death of a loved one
3. Changes in tax, estate, probate or trust laws
4. A major change in your financial circumstance
5. Marriage or divorce
6. Relocation to another state.

For example, if the person you designated for your power of attorney is no longer able to fulfill that obligation or if you

decide to choose someone else, you will want to update that document.

Because we never know when something could happen to us or when a natural or man-made disaster could strike, it's important to plan for the possibility by organizing your important household papers. Those household papers could include family, property, financial, and legal papers that legitimize and protect you, your family, and your estate. They document identification, ownership, legal and financial status, employment, education, and family history. Take an inventory of your important household papers, which may include: insurance policies, birth and marriage certificates, deeds, financial accounts, tax records, wills and trust. Keeping a list of important household papers can save you time and give you the peace of mind of knowing that you're prepared.

Getting Organized – Personal and Financial Records, Iowa State University Extension publication 1121, provides information on record keeping guidelines, property, insurance, retirement and estate planning. It also provides you with forms for tracking many aspects of your personal and financial matters. Contact your local extension office for a copy of this publication.

For more information on wills or organizing your important papers go to www.extension.org. You may also contact Erin Ludwig, ISU Family Resource Management Specialist, at 563-380-1475 or eludwig@iastate.edu.

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Helping Children to Get Along



Everyone gets into conflicts, including young children. A goal parents have for their children is that they learn to get along with others. Families are a great place for children to learn to get along. At times parents can stay close while doing other tasks. At other times they must step in with action. Squabbles can erupt very quickly.

Set Rules and Limits

- Use words to fix problems (not fists).
- We do not hurt each other (hit, bite, or call names).
- Ask before using items that belong to others.

Children learn by repetition and will learn to say the rules as we ask and remind them. “What is the rule about hurting? Ignoring teasing and bullying behavior gives a message it is okay. Most children will push till they know the limits we set for them.

Ways to Encourage Getting Along and Problem Solving

- Work together toward a common goal
 - Set up a pretend play (a house, school, or store). Have children consider the needs of each role.
 - Build together with blocks. Ask, “How can we make the tower taller? Steadier? With roads for cars, etc.”
 - Solve a treasure hunt. Figure out clues together.
 - Make some chores a team effort (rake leaves, fold towels, unload the dishwasher). Decide together what each will do.
- Provide space where children can play alone and relax.
- Provide opportunities for children to help each other (push a stroller, get

diapers, help pick up other’s toys), and say “thanks”.

- Model handling strong emotions. Use a calm voice. Delay talking about things when you are upset. “I’m upset. I can’t talk about this right now. We will talk about it later.”
- Teach ways to handle anger. “Walk away or hug your bear until you are calm. Use words or ask for help”.
- Resolve conflicts without violence.
 - Separate children till they cool down before talking to them. Keep them in separate rooms.
 - Give choices. “Take turns or find a way to play together. If not, you need to find something else to do.”
 - Remove a problem toy. “The broom is not a gun.”
 - Ask for their ideas. “Fighting in the car is a problem. What would help you?” Sometimes they have good suggestions.
 - Provide duplicates of favorite toys.

When children learn to solve problems together, have clear limits and positive ways to handle conflicts, these skills will last a lifetime.

Two ISU Publications Provide Additional Information

Sibling Fights -- Getting Along
How to tell when things have gone too far between siblings -- and turns into abuse. And what parents can do to help siblings get along.

Sibling Rivalry -- Understanding Children
Constant fighting, put downs, and arguing among children cause frustration and concern in most parents. Some bickering is normal among brothers and sisters. Included are ideas to help reduce your frustration over quarrelsome siblings and lessen the fighting too.

Are You Getting Plenty of Potassium?



Potassium is a mineral that, among other things, helps your muscles contract, helps regulate fluids and mineral balance in and out of body cells and helps maintain normal blood pressure by blunting the effect of sodium. Potassium may also reduce your risk of recurrent kidney stones and possibly bone loss as we get older.

Guidelines issued by the Institute of Medicine of the National Academies of Science encourage adults to consume at least 4,700 milligrams of potassium every day. That's almost double what most of us actually consume.

Potassium is found in a wide range of foods, especially fruits and vegetables like leafy greens, vine fruit like tomatoes, cucumbers, zucchini, eggplant and pumpkins and root vegetables like potatoes and carrots, beans, dairy foods, meat, poultry, fish and nuts. Excessive amounts that are found in potassium supplements and salt substitutes should be avoided due to possible harmful effects.

Reach your recommended daily intake of potassium by frequently adding these foods to your daily menu:

- 1 cup of cooked spinach equals 840 milligrams
- A medium baked potato provides 800 mg
- ½ avocado provides 548 mg *
- 1 cup of cooked broccoli equals 460 mg
- A medium-size banana contains 450 mg
- 1 cup of cantaloupe has 430 mg
- A medium tomato has 290 mg
- ½ cup of strawberries contains 230 mg
- 8 ounces of yogurt contains 490 mg
- 8 ounces of low-fat milk contains 366 mg.

*Avocado



Have you tried an avocado lately? The avocado is a good source of potassium and is sodium and cholesterol free. March through September marks the California avocado season, where 90% of the avocado crop is grown. Hass is the most popular variety. They weigh about 8 ounces and have a thick, pebbled skin that changes from green to purplish-black as the fruits ripen.

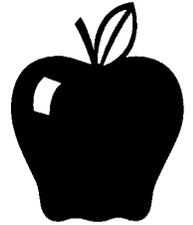
Green fruit will take four to five days to ripen at room temperature. Speed the process by placing the avocados in a paper bag with an apple for 2 to 3 days at room temperature. When they yield to gentle pressure, they're ready to eat. After they ripen, store in the refrigerator.

You can use mashed avocado in place of mayonnaise on a sandwich or in a salad dressing. Or you can add sliced avocado to your favorite sandwich or salad.

The avocado's smooth, creamy consistency makes it one of the first fresh fruits a baby can enjoy. Avocados may be mashed and served in a variety of ways and do not require cooking. Mash with a fork to the consistency appropriate for your baby. For variety, avocados can be mixed with apple or pear sauce, cooked squash or sweet potatoes. *Source: American Academy of Pediatrics Pediatric Nutrition Handbook.*

Peeling an Avocado:

1. Start with a ripe avocado and cut it lengthwise around the seed. Rotate the halves to separate.
2. Remove the seed by sliding the tip of a spoon gently underneath and lifting out.
3. Peel the fruit by placing the cut side down and removing the skin with a knife or your fingers, starting at the small end. Or simply scoop out the avocado meat with a spoon. Be sure to sprinkle all cut surfaces with lemon or lime juice or white vinegar to prevent discoloration.



For your health



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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.



Spring has arrived here in North Iowa and with that brings questions on yard and garden, home and insects. Extension offers many resources to help you with getting your answers.

• **Insects and Weeds** can be brought into our office and we can get you some help.

There may be small fee for this service.

- Questions on the **lawn or garden** can be directed to our horticulture specialist in Ames - Richard Jauron at 515-294-3108.
- **Home and family** can be answered by the Answerline 800-262-3804.
- **Well Water tests** are now done by appointment with Ron Kvale you may contact him at 641-585-4763 or 641-903-9214.
- **Soil Sample Kits** can be picked up in our office and sent in for the results.

How often should I mow my lawn? *By Richard Jauron*

Kentucky bluegrass lawns should be mowed at a height of 2

½ to 3 inches in the spring and fall months. Set the mower blade to a height of 3 to 3 ½ inches during summer.

As a general rule, never remove more than one-third of the total leaf surface at any one mowing. For example, to maintain a lawn at three inches, the grass should be mowed when it reaches a height of four and one-half inches. Shorter mowing heights require more frequent mowing.

Mowing frequency is largely determined by the growth rate of the turfgrass. Weather conditions, cultural practices (such as fertilization and irrigation practices) and other factors determine the growth rate of turfgrass.

Kentucky bluegrass and other cool-season grasses grow quickly in spring when weather conditions are favorable. The growth of cool-season grasses slows in summer and then picks up again in fall. Fertilizing and irrigating the lawn on a regular basis promote turfgrass growth.

In spring it may be necessary to mow every four or five days. Once every one to two weeks may be sufficient in summer (if the lawn isn't irrigated), with more frequent mowing again in the fall.

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