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Tips for Parenting During a Long-Term Crisis

Author — Cindy Thompson, Human Sciences Specialist—Family Life



As the COVID-19 pandemic continues, everyday life often involves masking up, keeping our distance and sending children to school online. Many Iowans also have experienced one or more natural disasters including flooding, drought and a derecho.

“If you are feeling worn down or discouraged, you are not alone. It takes a lot of energy to support and grow your family, even more so with the stressors 2020 has brought us,” said Cindy Thompson, a human sciences specialist with Iowa State University Extension and Outreach. Thompson, who specializes in family life issues, offers some ideas for parenting through times of long-term crisis:

Be kind to yourself. This is all new territory and it’s OK if things don’t get done the same way as before. Make time to rest, eat well and unwind. This is critical for all caregivers because you can’t continue to care for others if you are completely drained.

Acknowledge your feelings. Anxious, sad, scared: all feelings are OK. You don’t have to do anything about the feelings. Simply recognizing what you are feeling is a step in letting it go instead of letting it continue to cause concern.

Stay in touch with family and friends. Our support systems are especially important in a crisis. Call, text or video-chat as often as possible. When social distancing is possible, pair up for coffee and conversation. Your friends and family need you now as much as you need them.

Retreat! Media can be mentally draining so limit your exposure. Remind yourself that you can’t directly influence the daily news or change someone’s opinion on social media. Let it go for 12 hours or more. It will still be there when you get back and most likely, not much will have changed except your own stress level.

Thompson said there are ways you can help your family deal with this long period of uncertainty.

Stick to routines. Even in “normal” times, we know children do better with structure, so keep bedtimes and mealtimes as regular as possible. Keep it simple. Continue daily chores, set aside time for schoolwork and build in some physical activity.

Listen for feelings. Children may not be very good at identifying how they are feeling but you can listen. Teens may be disappointed about canceled Homecoming events — let them share and avoid the temptation to minimize the loss. Elementary-aged children may be lonely on virtual school days — ask them to tell stories about their friends while you share a smile and a hug. Preschoolers may have scary thoughts about getting sick — hold them close and talk about simple ways to stay healthy (wash hands, wear a mask). To your child of any age, offer extra hugs and say, “I love you.”

Don’t forget to have fun. Laughter and smiles are real stress-reducers. Maybe this would be a good time to start a new family tradition. Could you start a knock-knock-joke-of-the-day? Would you try a family game night once a week? Perhaps you could leave silly notes on each other’s bedroom doors.

“Life always has surprises and challenges in store, but one day this pandemic will be behind us,” Thompson said. In the meantime, if you would like to do more reading about ways to survive and thrive during the pandemic, check out **Science of Parenting** (<https://www.extension.iastate.edu/humansciences/scienceofparenting>)

Versatile Veggie

Author — Justin Hoover, *Human Sciences Specialist*

**SPEND SMART.
EAT SMART.**



Zucchini is one of my favorite vegetables because of how versatile it is. You can use this inexpensive summer squash in several ways when cooking and baking. I didn't appreciate zucchini as much as a child, but now that I do most of the cooking at my house, I love how easy it is to transform this veggie to meet everyone's needs! Below are a few of my favorite ways to use this tasty green veggie.

Sauté – I love to sauté diced or chopped zucchini in a little bit of olive oil with spices and other summer squash or tomatoes. It is a quick, tasty side dish that everyone enjoys! I also like using sautéed zucchini in recipes like **Zucchini Hummus Wraps** (<https://spendsmart.extension.iastate.edu/recipe/zucchini-humus-wrap/>) and **Vegetable Quesadillas** (<https://spendsmart.extension.iastate.edu/recipe/vegetable-quesadillas/>).

Bake – I like to add shredded zucchini to meatloaf, muffins and cakes. One of my favorite muffin recipes is the **Chocolate Chip and Zucchini Muffins** (<https://spendsmart.extension.iastate.edu/recipe/chocolate-chip-and-zucchini-muffins/>) from Spend Smart. Eat Smart. My family also likes to have sliced zucchini baked in the oven with parmesan cheese for a crunchy snack.

Grill – As mentioned in a [previous blog](#), we LOVE to grill at our house. We like to cut the zucchini in half lengthwise and cook it on the grill with a drizzle of olive oil and a blend of spices. I use leftover grilled zucchini in pasta and on grilled cheese sandwiches.

Steam – If I want to have a lighter pasta, I make zucchini noodles with a cheap spiralizer I purchased several years ago at a home goods store. The noodles can be steamed and used as an alternative to heavy pasta dishes. When our daughter was a baby, I would steam zucchini to make baby food since it was inexpensive.

One of my favorite things about using zucchini in a recipe or as a side dish is that zucchini does not take long to prepare or cook. I love how zucchini takes on the flavor of what you cook it with, making it easy to prepare in a variety of ways. Grab a zucchini next time you pick out produce- you won't be disappointed!

Strength in Stress

Author — Jody Gatewood, Registered Dietitian

**SPEND SMART.
EAT SMART.**

The past seven months have been stressful, so over the next few weeks we are going to have a series of blogs on stress. Contributors to the blogs who have expertise in the area of stress will teach us more about *what* it is, *how* to manage it, and how to *use* stress for good! The blogs will include how stress affects the body, eating habits, physical activity, sleep patterns, and family relationships. Today's blog was written by Share Kelley, an Iowa Concern Hotline staff member, and will cover how stress affects the body.

Think of your body like a computer. It takes in information, and puts out responses. Pressure can be useful or harmful, which can result in brief responses like 'Fight or Flight'. If our body had to respond all day, every day, it would drain our system. Like any computer, the body needs breaks. Here are six ways you can recognize when your body needs a break:

1. **Headaches:** Stress can trigger and intensify tension headaches. Drink a lot of water, avoid caffeine, take brain breaks, and limit screen time. Pro Tip: Schedule water breaks throughout the day.
2. **Stomachaches:** Stress can make tummy aches, nausea, and GI upset worse. Make healthy food choices for meals and snacks. Choose vitamin rich fruits and vegetables. Pro Tip: Plan regular meals and snacks to refresh yourself.
3. **High Blood Pressure:** Stress tightens blood vessels causing high blood pressure. Schedule time during the day to do some deep breathing. Pro Tip: Try 4-7-8 deep breathing. Inhale on a count of 4, hold for 7, exhale on a count of 8.
4. **Tense Muscles:** Stress tightens muscles causing stress aches in the head, neck, and back. Take time throughout the day to loosen tight muscles. Pro Tip: Use muscle relaxation. Tighten then fully release one muscle group at a time from your toes all the way up to your forehead. Then sit with all muscles fully relaxed.
5. **Insomnia:** Stress can make it hard to fall asleep. Try reading, listening to relaxing music or guided meditation. Avoid screens before bed. Pro Tip: Schedule sleep and block interruptions during that time. No calls, texts, or screens.
6. **Frequent Illness:** The immune system cannot function as well when the body is already stressed. Pro Tip: Use the tips above to create a routine so your body is ready to fight infections.

If you are struggling with stress or if you would like more information, check out the [Iowa Concern website](https://www.extension.iastate.edu/iowaconcern/) at <https://www.extension.iastate.edu/iowaconcern/>



Income Loss, COVID-19 and Protecting Your Credit Score

Author — Casey Codner, Family Finance Specialist in East Central Iowa



If Covid-19 has caused you a loss of income, you're facing questions: What can I do if I can't afford all my bills? How will this affect my credit score going forward?

The first thing you need to do is develop a new budget. Any time income or expenses change, a new budget (spending plan) is needed. This plan can save time and reduce stress because it helps you look at your financial picture for the whole month all at once, rather than just dealing with each expense as it comes along. Having a well-thought-out plan can make the difference between falling behind on bills and being able to make your payments on time.

A good next step is to contact your lenders — the holders of any loans or credit cards you may have. Ask if you are eligible for any type of assistance. Many financial institutions/creditors are willing to work with consumers due to the current pandemic. You may be able to work out a modified repayment schedule with payment amounts that fit your reduced budget.

There are various ways that creditors or lenders can help consumers. They may waive late fees, offer payment modification, or even make a new short-term loan. Payment modification may be via reduced payments, interest-only payments, or possibly forbearance (which means making *no* payments for a period). Remember, accounts in forbearance may be reported to credit bureaus as late or missed payments.

Finally, it is important to review your credit report. You can obtain a free copy from www.annualcreditreport.com. Normally credit reports are available free once a year, but due to COVID, they are available weekly. Checking your credit report allows you to correct any errors you find, which may boost your score, and certainly ensures your credit is reported accurately and reduces fraud risk. Those corrections may also help with job searches, rental inquiries and lower interest rates.

You may also choose to add a consumer statement to your credit reports. Although it will probably not boost your score, it offers you a chance to explain why you were having difficulty paying bills on time like normal. This explanation could make a difference to future employers or lenders that review your credit report. This statement should be brief (100-200 characters).

Prioritizing Bills

Author — Carol Ehlers Family Finance Specialist serving Northwest Iowa



What's unique about the COVID-19 experience is the financial stress we're also experiencing at the same time. My colleagues and I (all ISU Extension financial educators) are listening and learning from people facing financial challenges who contact us for unbiased information and ideas.

"When the crisis hit, I was glad I knew how to pay attention to the most important bills. Obviously rent and groceries were our priority."

What expenses should I pay in a time of crisis?

Step One is to separate your essential and non-essential expenses. **Prioritize bills** to keep you safe, help you survive and stay employed — they include: food, medicine, rent or mortgage payments and utilities. Iowa Legal Aid recommends paying water and energy bills in full to avoid accumulating debt and facing potential utility service disconnection.

The **Second Step** is figuring out **how much cash** you must have to pay the essentials. You're responsible for paying all your expenses on time. When we don't have enough to cover our needs consider building a **short-term plan**. This plan may involve paying some bills late and needs to consider the consequences of failing to pay certain bills.

Feeling more in control will be worth the time it takes to plan. Research shows that taking these steps builds financial confidence and reduces anxiety.

Establish a short-term plan and reduce the financial stress during these tough times by contacting an [ISU Extension Family Finance Specialist](#) near you to talk through ideas and find a place to start. You can also connect with your local educator by calling [Iowa Concern](#) 800-447-1985.

In addition, the State of Iowa has received federal funding to offer free virtual counseling and assistance to those affected, in any way, by COVID-19. COVID Recovery Iowa provides counseling, virtual activities, referrals and help finding resources to any Iowan seeking assistance or a listening ear. For more information, visit <https://covidrecoveryiowa.org>.

New Food Preservation Online Classes Coming in October

Author — Jill Weber, Human Sciences Specialist, Nutrition and Wellness



More lowans than ever are exploring how to home preserve their garden bounty to enjoy that fresh taste of summer all year long. Iowa State University Extension and Outreach is offering two new online workshops to help lowans safely “**Preserve the Taste of Summer.**” (<https://www.extension.iastate.edu/humansciences/preserve-taste-summer>)

“Due to the pandemic, our regular hands-on, in-person workshops are on hold. In October we are offering online workshops at no cost so lowans still have the opportunity to learn safe food preservation techniques,” said Sarah Francis, an associate professor and nutrition and wellness state specialist.

Preserve the Taste of Summer: Totally Tomatoes. During this one-hour session, you will learn how to safely can tomatoes via hot water bath canning and pressure canning, as well as how to make salsa and other tomato products, and freeze and dry tomatoes. Four sessions are scheduled in October: Thursday, Oct. 8 (10 a.m. and 6 p.m.) and Monday, Oct. 12 (10 a.m. and 7 p.m.).

Preserve the Taste of Summer: All about Apples. During this one-hour session, you will learn the proper ways to safely can, freeze and dry apples. Four sessions are scheduled in October: Thursday, Oct. 22 (10 a.m. and 6 p.m.) and Wednesday, Oct. 28 (10 a.m. and 7 p.m.).

While participation in these sessions is complementary, registration is required. Reserve your spot today at <https://bit.ly/3k1DmVc>.

For more information, contact Jill Weber, Nutrition and Wellness Specialist, jrweber@iastate.edu, 319-234-6811.

Tell Your Story

Author — Marlene Geiger, Answerline Specialist



Recently my granddaughter who lives in North Carolina started first grade virtually. She was telling me how her online school works. She seems to like it well enough, but she'd rather go to school. As we were talking, she asked, “Did you go to school, Grandma?”

“Yes, Grandma went to school but school for Grandma was very different!” which brought the conversation around to Grandma’s school days. Since she reads well and is quite computer literate, she recently got an email address. We agreed that I would write a short story daily telling her all about my school days. The daily story telling has begun. Each day I develop a story around a theme such as getting to school, recess, lunchtime, celebrating holi-

days, a typical school day, my classmates, etc. When I can, I try to add old photos that help tell the story. Since I attended grade school in a rural Nebraska one-room school, I am sure she must think I grew up with the dinosaurs!

While writing these little stories have been a trip down memory lane for me, psychologist suggest that sharing our stories with our grandchildren is an irreplaceable gift. Researcher, Marshall P. Duke from Emory University has discovered that this shared information nurtures children emotionally and psychologically. Duke writes, “research shows that children who know a lot about their family tend to be more resilient with higher levels of self-esteem, more self-control, better family functioning, lower levels of anxiety, fewer behavioral problems, and better chances for good outcomes when faced with challenges.” As we know these qualities are important for success in life.

So grandparents, tell your story. Tell them about what life was like when you were growing up. Tell them about the silly things you did. Tell them about their parents growing up. The stories can be written or shared verbally or told in drawings or pictures—anyway that you can express yourself. All you need is love for your grandchildren and family and desire to open yourself up and invite them to enter your world. If you don’t live nearby, get creative with Skype, Zoom, FaceTime, email, journals, or even old-fashioned letters. Sharing stories will melt the distance into nothingness.

For more information on the value of sharing stories see **[HOW FAMILY STORIES CAN STRENGTHEN AND UNITE.](https://lairdnortonwm.com/wp-content/uploads/Questions-and-Answers-with-Dr.-Marshall-Duke.pdf)**