



# Family Matters

November/December 2007

A Family Newsletter prepared by Iowa State University Extension Family Specialists

## The ABC's of Love

Attachment, bonding and connection....these are the words of love between a parent and a child. Building these ABCs with your child affects his/her behavior for an entire life span.

Attaching, bonding, and connecting are how infants develop a sense of self-worth. They help form the framework for how to treat others, guiding children's actions and relationships with others.

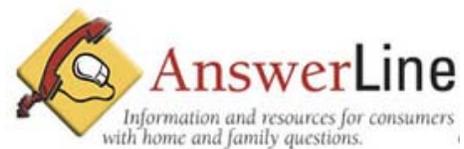


So how can you insure that your child is growing in socially and emotionally healthy ways? Here are some simple, effective ideas for building ABCs at all ages of development:

- Answer your infant child's cries and calls for care. Hold him/her while feeding and allow the baby to be close to you.
- Play peek-a-boo and other games with older toddlers and young children. At this age, children are developing a visual memory - the idea that you exist even when they cannot see you.
- Play pretend games with preschoolers. These children are learning about roles and how people operate in the world. Use baby dolls to simulate the loving relationships between parent and child; practice skills that are invaluable later in life.

- For elementary children, send love notes in their lunch boxes and conduct a treasure hunt where each note has a message affirming your love for them.
- For middle schoolers and teens, write letters to them and mail them. Send e-mails or leave voice mail messages. Kids this age are separating from parents but still need to know that you love them and care for them. They may discount these messages, but will appreciate them nonetheless!

Parents are the first and most important contributors to helping children develop a sense of who they are and how they fit into the world. Use the ABCs of love to begin the journey in a positive way.



<http://www.extension.iastate.edu/answerline/>

1-800-262-3804 (in Iowa)

Monday through Friday

9 a.m. - noon and 1 - 4 p.m.



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## On-Line Home Buyer Education

In general, people are not *required* to take a class before buying a home. But that doesn't mean it's not a good idea!

Buying a home is the biggest financial decision that many people make, and a mortgage is the biggest loan they'll ever have.

Understanding the home buying process is extremely important.

However, the recent surge of mortgage problems makes it clear that many home buyers have made mortgage decisions that turned out to be unwise.



The USDA recently began requiring a home buyer class for those participating in their *First Time Home Buyer Loan* program. In most of rural Iowa, it has been difficult to conduct home buyer classes, because the number of people who need them at any given time is very small. As a result, Iowa State University Extension cooperated with the USDA to create an on-line Home Buyer Education program - "**A Home of Your Own.**" The course, available at <http://www.extension.iastate.edu/homebuyer>, includes:

1. Preparing for home ownership
2. Shopping for a home
3. Getting a mortgage
4. Closing the loan
5. Being a home owner

The course has a fee of \$45. When you are saving for a home, it is true that every dollar counts. Considering how many dollars will be spent on a home, spending \$45 for some education may be an investment that will pay off many times over.

Whether you are buying your very first home, or have some experience, it is critical to approach this important consumer decision well-equipped with the information needed to understand, question, clarify, and make decisions you'll be happy with for years to come.

## High-Risk Loans: Tax Refund Anticipation in November

For many years consumer educators have been warning about tax refund loans – the “quick refunds” that put money in consumers’ hands the day after they file their tax return, but with high risk and excessive fees attached. These loans go by many brand names, but all can be described as “Refund Anticipation Loans” (RALs).

Last year we saw, for the first time, an even *earlier* version of a tax refund loan. Called a **Pay Stub RAL** or a **Holiday RAL**. This product is also marketed through tax preparers who *estimate* the consumer’s expected tax refund based on their most recent pay stub. These loans may be made in early January, before tax season officially begins, OR as early as November!

These new, earlier RALs carry high costs and high risks. When calculated as an Annual Percentage Interest Rate, the loan cost often exceeds 100%, although at least one national chain offered these loans last year with fees equal to “only” 36%.

**Apart from cost, the risk is great.** Just because a tax preparer calculated or estimated a consumer’s tax refund, the refund is not guaranteed. A number of factors can cause a consumer’s refund to be lower than expected. Those include: forgetting to report some of their income, claiming a dependent who was also claimed by someone else, owing money to the IRS or for old student loans or back child support.



**Example:** if a consumer receives a \$3,000 loan, expecting that it will be repaid when their \$3,000 tax refund is received, *but* due to some unforeseen problem their actual tax refund is only \$1,000, then they will need to repay (quickly) the remaining \$2,000. That is a risk most tax refund borrowers do not consider.

## Talking Turkey

Thaw turkeys in the refrigerator, not left on the counter at room temperature. Thawing time in the refrigerator ( 40° F) is approximately 24 hours per 5 pounds for a whole turkey.

- 8 to 12 pounds.....1 to 2 days
- 12 to 16 pounds..... 2 to 3 days
- 16 to 20 pounds .....3 to 4 days
- 20 to 24 pounds..... 4 to 5 days

### What's the guide for cooking a turkey safely?

Turkey should be roasted in an oven pre-heated to 325°F. When cooking a whole turkey, use a food thermometer to check the internal temperature in the innermost part of the thigh. The internal temperature should reach a minimum of 165°F.

### Approximate Cooking Times for Turkey

Unstuffed:

- 8 to 12 pounds.....2 ¾ to 3 hours
- 12 to 16 pounds.....3 to 4 hours
- 16 to 20 pounds.....4 to 4 ½ hours

Stuffed:

- 8 to 12 pounds.....3 to 3 ½ hours
- 12 to 16 pounds.....3 ½ to 4 ¼ hours
- 16 to 20 pounds.....4 ¼ to 4 ¾ hours

Get holiday food preparation questions answered at the reliable Iowa State University **Answerline**. Answers are just a phone call away.

**1-800-262-3804**

*9:00 to noon; 1:00 to 4:00 p.m. Monday-Friday*

## Easy Ways to Downsize Portions

Studies show the more we are served the more we eat. Over the years, portion sizes of food have increased dramatically. As a result we over eat many foods without realizing we are doing so.

An easy way to adjust your serving sizes is to use a salad plate for most meals. A smaller amount of food will fill your plate and you will automatically select smaller portions. If your dinner plate is larger than 10 inches across, you might want to consider finding a smaller plate or use a salad plate.

You will also want to check the sizes of your bowls and glasses. Are they encouraging you and your family to over consume food and beverages?

## Lighten Up Iowa – Changing the Shape of Iowa

Lighten Up Iowa is a team-based program designed to help Iowans make positive changes that lead to healthier lifestyles through increased physical activity and improved nutrition. The 2008 program runs from January 16 to April 24. Cost is \$15.00 per participant.

All Lighten Up participants will receive: a Lighten Up Iowa training T-shirt, free entry into the Summer Iowa Games and Winter Iowa Games Fitness Walks, weekly nutrition and physical activity tips, chances to win monthly incentives and prizes, one year's FREE subscription to a health and fitness magazine.



Get a head start. Encourage your friends, community or company to participate in Lighten Up Iowa. For more information and to register your team – go to their web site [www.lighteniowa.org](http://www.lighteniowa.org) after mid November.

## Iowa's Food Deserts

Food deserts (not desserts) are defined as counties in which most residents must drive more than 10 miles to the nearest supermarket chain (not counting convenience stores). Food deserts occur when young families move away and market pressures continue to squeeze small grocers.

The residents most challenged by this situation are people who lack transportation, including older adults and low income families.

Health can be compromised by lack of food access. Studies have shown that in these food deserts, many do not consume adequate amounts of fresh fruits or vegetables, and they often lack adequate dairy and protein in their diet.

Community options include campaigns to shop locally to maintain local stores, encourage existing and create new safety net programs such as meals-on-wheels, meal sites, food pantries and community gardens, and improve transportation resources.