



Family Living IDEAS

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Greetings!

Happy Holidays! I love all seasons, but especially this time of the year! The sights, sounds, smells, foods, and family fun are all at the top of my list. Unfortunately, the winter months are the most difficult for many individuals. Depression and feelings of anxiety may be most prominent during the winter and holiday seasons.

How can we help our family and friends, or ourselves, to stay positive during the winter? Consider these options, but remember if you have severe depression or anxiety you should seek medical assistance.

- Get as much sunlight as possible. Sunlight is important for a natural source for vitamin D. It is also a good "pick-me-up" for the winter blues.
- Keep a regular exercise plan to the best of your ability. If being outside is important, try to adjust your schedule so you can take advantage of the daylight hours.
- Plan your holiday activities. Don't try to do everything! Pick the events or activities that are most important to you and your family. Saying no to some activities can provide relief from feeling like you need to "do everything".
- Establish your own family traditions. Having at least one holiday activity that you focus on as a family will help to build your family time together.
- Plan your holiday spending as well as the activities. It is easy for holiday spending to get out of control. Then when the bills come in, we are often shocked at the total. Set some limits – stay within your limits. It takes self-control, but the end result will keep you in control of your finances.

These are just a few of the steps we can take to be in control of our finances and our family activities. Holidays are to be enjoyed – plan for it!

Happy Holidays!

M. Christine Price
 County Director,
 Family and Consumer Sciences Educator

Games with baby

An eyes and hands game: Help your baby learn how he looks

How to play: Stand in front of a mirror with your baby and point to his reflection. Using his name, say, "I see Brandon. Where is Brandon? Find Brandon. Look at Brandon." Encourage him to point to himself in the mirror.

Still sitting in front of the mirror, do the same thing with objects. Pick them up one at a time and move them behind your baby's head. Name the objects, telling your baby something about them such as, "This is a ball, and it is round." Then ask your baby, "Where is the ball?" and encourage him to point to the mirror. Your baby may enjoy sitting in front of a wall mirror and playing with his toys.

Show baby he can make things happen

Your baby loves to throw things out of the high chair or over the side of the crib. He watches an object fall and listens to the sound it makes when it hits the floor. Your baby is exploring cause-and-effect relationships. He is trying to learn his effect on his world.

Help your baby play this game by giving him objects that fall differently, such as a washcloth, wooden spoon, plastic key, plastic container, rattle, or ball.

As your baby plays, talk about how the object falls and how the object lands. "Oh, look how slowly the washcloth fell, and it didn't even make a noise when it landed."

Help your baby learn to crawl

Give your baby a reason to want to move. Place a favorite toy just outside your baby's reach. Help her wiggle to it. This is the first step in learning to crawl.

Whatever your child's timetable, encourage her to move, explore, and be active. Whenever your baby moves around, it helps her get exercise and learn to crawl. Be sure your home is baby-proofed!

Play games to show your baby he can control things happening. www.eXtension.org.
 Sept. 2008.

Answers to consumers' common questions

With drops in the housing and stock markets, and increases in foreclosures and layoffs, it's no wonder consumers are nervous. "There's a good deal of rumor and myth circulating out there right now. Before you make any major financial decisions, take time to do some research and become well-informed," says J. Michael Collins, University of Wisconsin-Extension family living educator and assistant professor of consumer finance at the UW-Madison School of Human Ecology. Collins offers answers below to consumers' most frequently asked questions.

Are my basic savings safe?

If your savings are in a bank account that is insured by the Federal Deposit Insurance Corporation (FDIC), the answer is "yes." The FDIC insures savings up to \$250,000 per person, per account. If your money is in a money market account, then it may also be insured, even if it is not part of the FDIC deposit insurance program – at least for the time being.

What if I am having trouble paying my mortgage?

Call your lender. Be prepared to be put on hold for a while. Remain patient and realize thousands of people are doing the same thing. Most lenders will try to work out alternatives. The longer you wait the harder it will be to fix the problem. You can also talk to a non-profit counselor at this national hotline: 888-995-HOPE.

Should I refinance my mortgage? Can I get a mortgage?

For borrowers with good credit, mortgages are still available at good rates and terms. Loans insured by the Federal Housing Authority (FHA) remain a good choice for borrowers without perfect credit. If you have an adjustable rate mortgage and you expect the rate to increase substantially soon, refinancing into a new fixed-rate loan with a lower interest rate is probably a good idea. If you have a fixed rate loan, unless your rate is at least two percentage points higher than current rates, refinancing is not likely to be worth the cost, time and extension of the length of your mortgage.

Should I sell my investments?

The short answer is "no." It is true that retirement and other investment accounts are not near the levels we've seen in recent years. But keep in mind that most stock or mutual funds are invested for five years or more; the longer time frame should help values recover. Selling now only locks in the low levels.

Looking at my retirement savings makes me anxious. Why should I keep contributing?

It is hard to watch retirement account balances sink 30 or 50 percent over the course of a year. But remember, saving and

investing is meant for the long haul. If you fail to keep putting money in, you will miss the next increase in value and be stuck buying in at the top of the next cycle. Over time, a careful mix of stocks and bonds (or low-expense ratio mutual funds) will be the best mix.

Should I change the mix of my investments?

Maybe, but not right away. If anything, the current market shows us that if we have money we expect we'll need in the short run, it should be moved from stocks into bonds or money markets. The closer the date we need the money, the more money should be in stable investments. But don't re-balance now – you'll just lock in today's low stock values.

Is it a bad idea to use a credit card?

Maybe. For short term cash management and convenience, a credit card can be a good choice. But be careful: Many card issuers are raising fees, lowering limits and increasing APRs. Read every monthly statement carefully and watch the fine print. Companies only need to give 30 days notice of a change.

Collins, J. Michael. *Answers to common questions from consumers in the economic downturn*. www.extension.org. Dec. 2008.

Diabetes briefing

Gestational diabetes is a type of diabetes that only pregnant women get. If a woman gets diabetes when she is pregnant, but never had it before, then she has gestational diabetes. Gestational diabetes happens in about 5 percent of all pregnancies, or about 200,000 cases a year in the United States.

Health care providers will test most women who have average risk for gestational diabetes when they are between 24-28 weeks pregnant. If your risk is higher-than-average, your health care provider may test you earlier, possibly as soon as you know you are pregnant. Most women who have gestational diabetes give birth to healthy babies, especially when they control their blood sugar, eat a healthy diet, exercise, and keep a healthy weight.

For most women, blood sugar levels go back to normal quickly after the baby is born. Six weeks after the baby is born, you should have a blood test to check your blood sugar levels. The test also checks for your risk of getting diabetes in the future. If you know you want to get pregnant again, have a blood sugar test up to three months before becoming pregnant to make sure your blood sugar level is normal. Children whose mothers had gestational diabetes are at higher risk for obesity, abnormal glucose tolerance, and diabetes.

National Institute of Health. *Gestational Diabetes*. www.nichd.nih.gov. April 2008.

The digital TV transition

On February 17, 2009, all full-power broadcast television stations in the United States will stop broadcasting on analog airwaves and begin broadcasting only in digital. Digital broadcasting will allow stations to offer improved picture and sound quality and additional channels.

Converting to DTV also will free up parts of the scarce and valuable broadcast spectrum. Those portions of the spectrum can then be used for other important services, such as public and safety services (police and fire departments, emergency rescue), and advanced wireless services.

Consumers who rely on antennas (including outside antennas and "rabbit ears") to receive over-the-air broadcast signals on TV sets having only analog tuners will need to obtain separate digital-to-analog set-top converter boxes to watch over-the-air TV. These boxes receive digital signals and convert them into analog format for display on analog TVs. Analog sets connected to such converter boxes will display digital broadcasts, but not necessarily in the full, original digital quality.

Converter Box Coupon Program

Between Jan. 1, 2008, and March 31, 2009, all U.S. households will be eligible to request up to two coupons, worth \$40 each, to be used toward the purchase of up to two, digital-to-analog converter boxes. The National Telecommunications and Information Administration (NTIA) has responsibility for administering the coupon program.

Cable and Satellite TV

Cable subscribers may need new DTV equipment to view DTV programming in digital format. You should ask your cable provider what you will need and when. Satellite subscribers may need new DTV equipment to receive and view high definition digital programming. You should ask your satellite company what you will need and when.

Analog-only TVs should continue to work as before with cable and satellite TV services, gaming consoles, VCRs, DVD players, and similar products. For more information, call the Federal Communications Commission at 1-888-225-5322 (TTY: 1-888-835-5322) or visit the Commission's digital television website at: www.DTV.gov.

*There are no secrets to success.
It is the result of preparation,
hard work, and learning from failure.*

Just one exercise session can improve metabolism

Overweight patients with insulin sensitivity can see measurable improvements in their ability to burn fat after even just one session of exercise, according to research presented at the Integrative Biology of Exercise conference in September. Researchers found that after a day of overeating without exercise, the body's fat-burning oxidation rate was reduced, but people who exercised increased their fat-burning rate as well as the amount of fat stored in muscle. To avoid the unhealthy accumulation of fat by-products, fat must be either oxidized (burned through physical activity) or stored as benign fat in muscle. Researchers hope that the findings will encourage overweight people, who are at risk of diabetes and other health-related problems, to make fat-burning exercise, such as brisk walking or bicycling, a regular part of each day.

Food and Fitness Advisor. *Just one exercise session can improve metabolism*. Dec. 2008.

Stroke patients' arteries benefit from soy-rich diet

Isoflavone, a compound found in soybeans, chickpeas, and legumes, may help improve arterial health in stroke patients, according to a study published Sept. 23 in the online edition of the *European Heart Journal*. Isoflavone is an antioxidant that, when given as a supplement, appears to improve blood flow – an important benefit for people who have suffered from ischemic strokes, which are caused by blood clots or other obstructions. Researchers found that after 12 weeks of isoflavone supplementation (80 mg daily), 50 stroke patients saw significant improvement in blood flow, compared to no improvement for patients taking a placebo. Through researchers stop short of recommending isoflavone supplements, they did advise that a diet rich in soy could have benefits because of the isoflavone content, and because those foods tend to be healthy sources of polyunsaturated fats, vitamins, and fiber.

Food and Fitness Advisor. *Stroke patients' arteries benefit from soy-rich diet*. Dec. 2008.

Substitute this...for this

- 2 large egg whites for one whole egg
- Light cream or half & half for heavy cream
- 2 Tbsp lemon juice plus enough skim milk to make 1 cup for 1 cup buttermilk
- 2 Tbsp canola oil for 2 Tbsp margarine
- 3 Tbsp cocoa powder for 1 ounce unsweetened chocolate
- ½ cup toasted nuts for 1 cup chopped nuts
- ½ cup toasted coconut plus ½ Tbs coconut extract for 1 cup shredded coconut
- ½ cup mini chocolate chips for 1 cup chips

Mailing list update

The WSU Grant/Adams Area Extension office mailed a survey with the Family Living Ideas newsletter in June 2008. If you were able to return the survey to our office, thank you. If not, you must notify us if you wish to remain on the mailing list. The Extension office will purge the Family Living Ideas newsletter mailing list in January 2009. If you have not already contacted us, please do so by January 16, 2009. If you prefer an e-mail, we can add your address to our listserve. The newsletter is also posted every month on our website, <http://grant-adams.wsu.edu>. Please call the Extension office at 509-754-2011 ext. 413 or send an e-mail to jkerner@wsu.edu.

If I could give you anything

It's a tradition during a Jewish bat or bar mitzvah ceremony for parents to deliver specific blessings to their child. I wrote a poem for the occasion for one of my daughters, and I want to share it with you in the hope you may find some use for it:

*If could give you anything, anything at all,
I would give you all the things the poets write about – deep blue skies, pure white clouds, warm sunshine, cool breezes, stunning sunsets, glorious rainbows, and grand waterfalls.
I would give you something to smile about every day.
I would surround you with true friends to share your joys, comfort you through tough times, and bring out the best in you.
I would give you great teachers to fill your mind with wondrous facts, unanswered questions, and love for learning.
I would give you the wisdom to know your heart and the courage to follow it.
I would fill your days with carefree play and meaningful work.
I would give you challenges worthy of your talents, and achievements worthy of your pride.
I would fill your heart with gratitude and teach it to forgive.
I would give you genuine self-confidence, fearless enthusiasm, and grand expectations.
I would give you a life filled with hugs, laughter, love, and the wisdom to be happy.
And when you're ready, I would give you a man worthy to be your lifelong partner and the father of your children.
And I would give you a daughter as good as you.
Sadly, I don't have the power to give you all these things.
But I can remind you that you have the power within you to find, make, and keep all the things I wish for you.*

Michael Josephson Commentary. *If I could give you anything*. December 12 2008.



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Layout and design provided by Jenelle Kerner, a member of the WSU Grant/Adams Extension team.

World Class. Face to Face.

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