Investing in our children pays big dividends

When a person thinks about investments, IRAs, 401k accounts and retirement often come to mind. However, one of the best investments we can make is in the healthy development of children.

When we invest in children, we invest in community and economic development, said Debbie Richardson, Oklahoma State University Cooperative Extension parenting assistant specialist.

“Unfortunately, thousands of children are exposed to conditions that undermine their well-being,” Richardson said. “By recognizing and building on existing strengths within communities and families, we can support families in providing a healthy, safe and loving environment for our youngest citizens.”

April is “National Child Abuse Prevention Month,” so there is no better time to keep these factors in mind. Now is the time to raise awareness about child abuse and neglect and encourage individuals and communities to support children and families.

There are a number of ‘protective factors’ that research shows are linked to a lower incidence of child abuse/neglect. Today’s parents have a lot on their plates, but a child’s early experience of being nurtured and developing a bond with a caring adult affects all aspects of behavior and development.

“When parents and children have strong, warm feelings for one another, children develop trust that their parents will provide what they need to thrive, including love, acceptance, positive guidance and protection,” she said.

When it comes to discipline, remember that it is more effective and more nurturing when parents know how to set and enforce limits and encourage appropriate behaviors based on the child’s age and level of development. Child abuse/neglect often are associated with a lack of understanding of basic child development or the inability to put that knowledge into action.

“Parental resilience is the ability to handle everyday stressors and recover from the occasional crises. Parents who are emotionally resilient have a positive attitude, creatively solve problems and are less likely to direct anger and frustration at their children,” she said.

There is evidence that links social isolation and perceived lack of support to child maltreatment. Parents with a social network of emotionally supportive friends and family often find it easier to care for their children. It is important for parents to have people they can call on when they need advice, support or a sympathetic listener.

“It’s not just the parent/child relationship that affects a parent’s ability to care for a child. There’s a lot of pressure to provide basic resources such as clothing, food, housing and transportation,” Richardson said. “Families may need support connecting to social services that will be beneficial. Connecting families to supports is critical and can help families cope with stress and prevent situations where maltreatment could occur.”
GOOD KNIVES ARE INDISPENSABLE

Just as a cutting board is an essential tool, a good knife also is a vital part of food preparation. Make sure the knife is easy to clean, fits your hand and has a good quality blade. In addition, know how to properly use the right knife for the right cutting job.

Since most stainless steel blades are rust-resistant, it’s important to clean and wipe them dry after each use. There is a difference between rust-resistant and rust-proof. High-carbon stainless steel is rust-resistant, but harder to sharpen. Non-stainless high carbon blades rust more easily but are easier to sharpen.

Take care when cleaning sharp knives. Those with synthetic handles can be put in the dishwasher, but the cutting edge can be damaged and dulled if it bumps against other things during the wash cycle. Make sure the blade does not touch other cutlery, pots or pans in the dishwasher.

The best choice when cleaning knives is to wash them by hand. Knives should be dried immediately after washing. For greatest efficiency, knives should be stored at the first place of use. Some good cutlery comes in a specially designed tray that fits into any drawer, stands on the cabinet, or may be hung on the wall. When no tray has been provided, a place in the drawer should be partitioned with hardwood and fitted with grooves for each knife. A magnet may be hung on the wall near the place of use for storing the knives rather than putting them in a drawer, if desired.

Always remember, a cheap dull knife may prove to be the most expensive and hazardous knife you own.

Time for Take-Out?

Take-out and delivery are convenient ways to get meals quick, but sometimes we forget about the food safety rules when we don’t cook our meals. Here are some food safety tips for your take-out:

- **More Than Two is Bad for You** – Perishable food should not be kept at room temperature for more than two hours. Bacteria that can make you sick grow rapidly when food is left in the temperature danger zone (40 to 140 degrees Fahrenheit).
- **Get It Cool** – Refrigerate hot take-out foods right way if you won’t be eating them within two hours. Leave the covers of containers open to help food cool faster. Cover tightly once the food is cooled. If you leave pizza and other perishable foods at room temperature for more than two hours, throw them away. Some types of bacteria can form heat-resistant toxin that even cooking can’t destroy.

- **Safety Reheat** – Don’t reheat take-out food in its original container, unless the container is described as safe for reheating use. Chemicals from carryout containers can be absorbed into food during heating. Use containers designed for use in microwave ovens and cover with a lid or plastic wrap. The plastic wrap shouldn’t touch the food. Reheat foods until they are steaming hot throughout and a food thermometer inserted into the food reaches 165 degrees Fahrenheit.

Over Scheduling Disorder

For many families, parenting has become a F-4 tornado, characterized by a frenzied whirlwind of activity. This is not good for the kids…or anybody else! Much of this chaos has evolved out of the misguided belief that children must be entertained or “stimulated” each and every millisecond of each and every day. While pop psychologists may think this is wise, the rest of us ought to know better. Kids who never have an opportunity to rest, relax and get a bit bored, come to believe that life and relationships should always be exciting and fun. They also miss opportunities to develop creativity and problem-solving skills.

If you answer “yes” to any of the following statements, you and your kids probably suffer from OSD:

- You’re completely worn out from trying to help your kids participate in all of your activities.
- Your kids appear anxious, irritable, stressed, exhausted or hyperactive.
- Your kids don’t have enough time to contribute to the family by doing their chores.
- Your kids complain about being bored any time they aren’t being entertained.

Although there’s no medicinal cure for OSD, we can protect our families by giving ourselves permission to say “no” to too many activities. If you have any sense that your kids are overscheduled, trust your intuition.
Acid-Forming Food Weaken Bones

One very important factor that impacts calcium balance and bone strength has received little attention. Human beings evolved on a diet consisting largely of fruits and vegetables supplemented with modest amounts of animal products. The metabolic residue from fruits and vegetables is highly alkaline due largely to their high potassium content and less so to their calcium and magnesium content. Foods of animal origin yield an acidic residue. In modern diets, calories from fruits and vegetables have been displaced by grains, which yield a modestly acid residue. There has also been an increased consumption of animal products, some of which are metabolically very acid forming. As a result, the urine of modern humans is generally acidic, whereas that of our ancient ancestors was likely alkaline. Aging lowers the body’s ability to deal with more acidity.

Bottom Line:
The evidence is more than sufficient to encourage Americans to consume more fruits and vegetables and cut back on foods like meats, eggs, and cheeses that acidify the blood and urine. Those with already weakened bones should replace some of the grain products in their diets with potatoes and yams. While salt has little impact on acid-base balance it increases calcium loss and is best limited in those with thinning bones.

BECOMING FINANCIALLY FIT

The road to financial fitness can be a daunting one. The path is not smooth nor always the easiest path to navigate. There are unexpected twists and turns and people regularly fall asleep at the wheel. Similarities are often cast between financial fitness and personal fitness.

In either pursuit, following certain key principles has consistently proven to yield success. If you feel like you are a little financially flabby, we offer these tips to help you become more financially fit.

HAVE A FINANCIAL PLAN.
This first step – developing your financial blueprint – is the hardest step. Finding a budgeting system/method that will work for you and your personality is key. Establish goals to guide you and you’ll quickly realize that meaningful, purposeful steps will make success obtainable.

Free budgeting resources are available at:

BE PREPARED.
There are several important areas of personal finance with which this motto will serve you well:

- Have an Emergency Fund

- Maintain Appropriate Levels of Insurance
  http://www.insweb.com/learning-center.html

INVEST FOR YOUR FUTURE
Invest in yourself – make education a lifelong process. In addition, take part in personal and work retirement programs. When possible, take advantage of any company/employer matches. Contribute to a 401 (k), IRA, and/or other investment programs that maximize the growth of your money through tax free and tax deferred savings vehicles.

START NOW!
Start by simply doing something. Start small. Over time the majority of personal finance revolves around inertia. Once momentum starts, it tends to continue rolling… not until it starts though! As with personal fitness, the bottom line is discipline…
Determining the Best Job Offer

College graduations are coming up soon and graduating students will be interviewing for jobs and hopefully receiving offers. It can sometimes be difficult to determine which offer is the best. The best paying offer is not necessarily the one with a bigger number. Take into consideration several things including the area in which you will be living. For example, the cost of living in Chicago, IL is going to be much more than cost of living in Ames, Iowa; and the cost of living in San Antonio, TX is significantly less than living in Ames, Iowa.


This calculator will show you comparisons between housing prices, mortgage rates, apartment rent, utilities, and much more!

Another consideration will be potential bonuses that you will receive, like a sign-on bonus. You should always find out when you will be receiving the bonus. The time value of money tells us that a dollar today is worth a dollar tomorrow so waiting to receive your bonus can actually be costing you money in lost interest!

Taxes on bonuses less than $1 million can be calculated one of two ways; it can be calculated by withholding a flat 25% tax, or based on a regular tax table. Most employers chose the 25% flat tax, then at the end of the year, you will receive a refund if too much is withheld from your bonus. This is only for federal taxes and state taxes will vary depending on the state. To find out more about the federal tax rates and how bonuses are handled, you can read IRS Publication 15 [http://www.irs.gov/pub/irs-pdf/p15.pdf](http://www.irs.gov/pub/irs-pdf/p15.pdf) and you will be looking specifically for information on page 14.

You will also want to do your research into city and state taxes as well, as these could impact your budget.

Also, keep in mind that grocery items and some other necessities are not taxed in some states, saving consumers money.

Cleaning Window Screens

Simple steps for a better outlook

Want to (literally!) improve your outlook? Then give your window screens a good spring cleaning! It’ll improve the way the world looks from the comfort of your home – and it’s a quick home spruce – up that costs you virtually nothing.

Screen Cleaning

The first – and maybe the most tedious – step is to remove the screens. As you do, assign a number to each screen and its corresponding window or door frame so that each one is returned to its proper location. Put any screws or bolts in a plastic bag and number that, too. That way, each screen can be returned to its proper location and you can avoid any confusion later. Even a slight size variation will prevent the screen from fitting in another window.

Once you’ve removed the screen(s), follow this simple procedure, provided by Nancy Bock, Vice President of Education at The Soap and Detergent Association, for getting them clean:

1. Use the brush attachment on the vacuum cleaner to gently remove dust and loose grit from the mesh and frames.
2. Wet the screens thoroughly. Choose the method that’s most convenient for you: a hose, a shower nozzle or a heavy-duty sponge.
3. Using an outdoor cleaner and a sponge, lightly wipe the solution all over the screen and frame until it’s coated with suds.
4. Rinse the screen, using the hose, shower nozzle or sponge. Check for missed spots and, if necessary, lightly scrub again.
5. Give the screen a final rinse.
6. Lift the screen and shake off excess water. Let it air-dry before replacing it in the window.
Youth and Smoking

The American Cancer Society encourages individuals from across the country to quit smoking in November of each year. Just how does smoking impact the youth of this Country? According to the Surgeon General, 3,000 kids start smoking every day as a result of peer pressure, advertising and just plain lack of education. So what is the big deal about just trying one little cigarette? According to the Surgeon General’s Report for Kids about Smoking, six major conclusions are:

1. Most people start using tobacco before finishing high school. That means if the youth attended a smoke-free school, there is more of a chance to stay smoke free.
2. Most teens who smoke become addicted to nicotine. Attempts at quitting are futile because of the nasty withdrawal symptoms – the same ones that adults experience.
3. Tobacco is the first drug used by kids who use alcohol and illegal drugs like marijuana.
4. Kids who start smoking are more likely to get lower grades in school. These kids socialize with others that smoke and may have a low self-image with little to no will power to just say “no”.
5. Cigarette advertisements are designed to make people think that smoking is cool and that everybody does it. These misleading ads appear to increase kids’ risk of smoking.
6. Finally, some good news! People working in communities – kids who warn each other about the dangers of smoking, for example, and programs that make it harder for stores to sell cigarettes to kids – are helping to keep kids away from tobacco.

Most individuals know the negative health effects of tobacco but a little review can’t hurt anyone. Nicotine narrows blood vessels and puts added strain on the heart. Smoking can wreck lungs and reduce oxygen available for muscles used during sports. Smokers suffer shortness of breath (gasp!) almost 3 times more often than nonsmokers. Smokers run slower and can’t run as far, affecting overall athletic performance. Cigars and spit tobacco are NOT safe alternatives. Tobacco stains teeth and causes bad breath. Besides increased risk of heart and lung disease, smoking discolors the skin and can cause mouth and throat cancers as well.

Environmentally, smoking causes odor in clothing that is difficult to remove and discolors walls and curtains in homes, apartments and office buildings.

A person who smokes often doesn’t think about the dangers second - hand smoke or smoke given off by a burning cigarette, cigar or pipe. Smoking is also dangerous around individuals with asthma and other lung disorders. Second hand smoke can produce six times the pollution of a busy highway when in a crowded restaurant and can cause 30 times as many lung cancer deaths as all regulated pollutants combined. Smoke given off by a burning cigarette causes reddening, itching and watering of the eyes; causes wheezing, coughing, colds, earaches and asthma attacks; makes clothes and hair stink; fills the air with many of the same poisons found in the air around toxic waste dumps and kills about 3,000 nonsmokers each year from lung cancer.

Parents, coaches and community leaders need to take a stand against smoking in public buildings. Support businesses that don’t sell tobacco to kids and frequent restaurants that are tobacco-free. Make sure all school events are tobacco free. If for no other reason but to encourage health and well-being among youth, recognize the influence that non-smoking adults, coaches and parents have on young people by talking about the negative health effects of tobacco use and the positive effects in school academics and athletic performance. Two positive aspects of quitting smoking include: saving a minimum of $700 a year and the increased ability to smell and taste food. Be tobacco free!

To obtain educational information on tobacco visit the Centers for Disease Control website at www.cdc.gov/tobacco.

Easter is Sunday, April 4, 2010. Enjoy your Day!