October 2009

Stepping Into a Stepfamily Is No Easy Task

Although the national divorce rate is about 40 percent, nearly three-fourths of those divorced individuals will remarry. Of those remarriages, roughly 65 percent of them involve children from a previous relationship. In fact, according to the U.S. Census Bureau projections, around the year 2010 there will be more stepfamilies than any other family form.

Any marriage is something that takes a tremendous amount of work, but creating a successful stepfamily that will endure the tests of time can be a very difficult task for many families, said Ron Cox, Oklahoma State University Cooperative Extension family sciences specialist.

“Many people believe that stepfamilies are just like first-marriage families, but that’s just not the case,” Cox said. “The blending together of different personalities, histories, loyalties and habits can be challenging. Couple that with feelings of hurt and loss that many people bring to the new family and there can be numerous obstacles to overcome. But the biggest problem is that they are not the same kind of problems that a traditional family has.”

All stepfamilies have something in common – they have experienced the loss of previous family relationships. This loss could have been caused by death, divorce or some other split-up of a couple in which at least one is a parent. This loss will have to be grieved in some fashion and there are several stages of grief, including denial, guilt, anger, depression, the upward turn, reconstruction and acceptance. A person may experience one, some or all of these emotions while grieving the loss of the previous family unit.

However, the grief process is often short circuited when one of the parents enters into a new romantic relationship.

It is the feeling of loss and the expectation of a happy new family that can create a confusing situation for most stepfamilies.

Cox said a marriage is supposed to be a time when a new relationship and family is born and the beginning of “happily ever after.”

When a stepfamily is formed it’s also a time of sadness, anxiety and grief over what is being left behind. What can make matters worse is that different members experience the grief and the new family differently and they don’t always understand how the other people could be feeling ‘that way’. “This often creates tension and can result in fights and hurt feelings,” said Cox.

It is important to keep in mind that the grieving process from divorce tends to follow a cycle of love, anger and sadness that people may experience several times. In the beginning, these feelings may be quite strong and intense, but as time passes, they will typically decrease and become less problematic. Be sure to allow everyone time to work through these feelings before entering into a new relationship.

“It’s extremely important to keep your expectations realistic,” Cox said. “If unrealistic expectations guide how you bring your stepfamily together, you’re setting yourself up for disappointment. Make the commitment to find the right kind of help to ensure your stepfamily will endure the tests of time.”
Saving Tips

Why is it important for children to understand about personal/finance/money management?

- Parents and grandparents must be educated about money management if they want to pass on effective financial skills to their children and grandchildren. The Parents Youth and Money Survey (PYMS) found that most youth say they learn all they know about money and credit from watching their parents.
- Many students are graduating from high school with no understanding of the basic principles of earning, saving, budgeting, debt, and investing. 75% of students could take a money course, but less than 10% do. Make money your child’s number one elective!
- If we don’t start teaching our young children the importance of responsible money management today, they may not have the skills or knowledge they need to handle their own finances when they become adults.
- As in any life lesson, start teaching them early to help instill positive financial values and attitudes in your children – this can be the foundation for a lifetime of financial security (e.g., so they don’t incur debts, take advantage of compound interest, etc.).

Relationship between grandparents and grandchildren:

- Most grandparents, especially caregivers, say it is important to their own personal satisfaction that they teach a grandchild about a hobby, topic, or activity in which they are interested. (AARP grandparents study)
- When asked how useful it would be to receive information on a variety of “how to” topics, 54% of grandparents and 60% of care giving grandparents cited savings/investments as very or somewhat useful.
- In addition, 54% of grandparents and 63% of care giving grandparents mentioned information on financing education as very/somewhat useful.
- The relationship between grandparents and grandchildren is a strong one, and involves frequent interaction.
- Grandparents spend money on their grandchildren and provide form them in a variety of ways.
- But grandparents also have hopes for their grandchildren’s futures, and part of that means seeing the children succeed on their own.
- Grandparents need to be given tools and resources they can use to help them teach their grandchildren to become more self-sufficient and money-savvy.
- Children yearn for close relationships with adults, especially extended family.

- Learning about the importance of saving and economic security from their Nanas and Papas is one valuable lesson grandchildren can carry with them throughout their lifetime.
- Grandparents can play a very active and positive role in helping children cope with issues that arise in their daily lives.
- Grandparents have the practical and hands-on experience and often the time to spend with grandchildren to teach them the “fundamentals of life” (which includes financial education).

Influence of grandparents:

- Experts say with parents working and the rising rate of divorce, grandparents can act as a “constant” in their grandchildren’s lives.
- There is also the issue of adult children moving back into their parents’ home. The result is a multigenerational household. These grandparents will very hands-on role in teaching the children life lessons.
- Studies show children who have a good bond with their grandparents tend to show great respect for their own parents.
- Grandparents can enrich their grandchildren’s lives by teaching them of earlier times and ways of living.
- Grandparents can also play a role in helping and advising their own adult children about important topics that should be discussed with their children.

Tips for grandparents-ways to contribute to your grandchildren’s financial well-being:

- Introduce the concept of money to your grandchildren as soon as they are able to count.
- Teach them the difference between needs, wants, and wishes. Teach them to respect the value of money.
- When giving money, consider giving money in amounts that can be put towards savings (e.g., five $1 bills, spend $3, save $2)
- Consider opening a savings bank account or a money market mutual fund account in both your name and your grandchild’s.
- Take advantage of money “teachable moments” when you spend time with your grandchild.
- Set an example by being thoughtful in your own saving and spending habits-you are their role models.
- The Youth & Money Survey found that 72 percent of students turn to relatives besides their parents for financial information – grandparents are included in this group!
Gardeners May Find Fall Leaves Beneficial

With hot summer temperatures a thing of the past, many people are eager to enjoy the fall weather. The cooler weather brings with it many new colors in the landscape and a lawn covered with leaves.

There are other options of disposing of fall leaves besides bagging them and putting them on the curb to be taken to the local landfill. Not only do the leaves take up valuable landfill space, but gardening enthusiasts are missing out on a valuable resource.

Using the leaves as mulch in perennial beds is an economical option for gardeners. Rake the leaves into the beds, but be careful not to smother the plants with a pile of leaves that is too deep. Large leaves such as those on a sycamore tree may be too big to use as mulch.

Another way gardeners can be environmentally friendly is to compost the leaves. This process does not have to include expensive composting containers.

For less time-consuming activity, mow the leaves. This is a fairly quick and easy way to clear your yard of fall leaves. The leaves should be dry in order for this method to work. Also, try to mow the leaves before they pile up too deep. The chopped leaves return valuable organic matter and nutrients to the soil.

Consumers also can capture the chopped leaves in the mower bag attachment and then distribute the leaves where needed. Individuals who have many trees that result in a large amount of leaves on the ground may want to invest in purchasing or renting a vacuum shredder to help with leaf disposal. This piece of machinery works much quicker than a regular leaf blower.

Be sure the leaves are dry before attempting to shred or chop them. Damp leaves will most likely clog gardening tools such as shredders, blowers or choppers.

If you notice any diseased or infected leaves on your property, don’t use them as much. Diseases can overwinter in the leaf mulch and reinfect plants the following year.”

Source: David Hillock, OSU Extension Consumer Horticulturist

Build a Better Breakfast

Breakfast is the most important meal of the day, especially important for children. According to the American Dietetic Association, children who eat a healthy breakfast are more likely to:

- Concentrate better
- Have better problem-solving skills
- Have better hand-eye coordination
- Be more alert and creative
- Miss fewer days of school
- Be more physically active

Smart ways to make breakfast successful is by managing early morning time. Start by making breakfast the night before, going to bed earlier, or stocking your kitchen with quick and healthy breakfast foods. The foundation of a nutritious breakfast should contain: whole grains, low-fat dairy, and fruits and vegetables.

Easy ideas for a quick, yummy breakfast:

- Ready-to-eat cereal with low-fat milk and fruit
- Bagel with apple slices and low-fat milk
- Oatmeal with applesauce and low-fat milk
- Toasted waffle with sliced fruit and low-fat milk
- Peanut butter on whole wheat toast, banana slices, and low-fat milk

Children can learn about the importance of breakfast and become familiar with many breakfast foods through activities:

- Make collages of breakfast foods by cutting pictures out of magazines and gluing them onto a paper plate.
- Make necklaces by threading different types of cereal through yarn.
- Have children make their own party mix by adding different cereals to a Ziploc baggie.
- Read Pancakes, Pancakes by Eric Carle or Oh Dear! By Rod Campbell
- Make fresh squeezed juice

It's True!

Kids need breakfast to jumpstart their day! Breakfast keeps kids on target for meeting their nutrient needs and for being ready to learn

**Breakfast Pizza**

1 whole regular or 2 mini-pita breads  
4 TBSP low fat ricotta cheese or cottage cheese  
1 banana  
1 small apple  
¼ tsp. cinnamon  
2 TBSP raisins (optional)  
2 tsp. sugar

Preheat oven to 400 F. Slice pita bread through middle to make rounds. Spread ricotta cheese on each half of the pita bread. Thinly slice the apple and banana. Place ½ the sliced apple and ½ the sliced banana on each piece of the pita. Sprinkle cinnamon and sugar on each pita. Place both halves on a baking sheet, and bake in the oven for 10-12 minutes.

**Mix & Match Ideas for Breakfast**

**Open Face Monte Cristo:** Cheese melted on a slice of French toast topped with sliced ham.  
**Hawaiian Breakfast Pizza:** Cheese melted on a toasted English muffin with pizza sauce, ham and pineapple.  
**Breakfast Pita:** Melt cheese in a pita bread with shaved ham.  
**Wake from a Dream:** Ricotta cheese and thin slices of fresh pear on a toasted bagel.  
**Pancake roll-up:** Link turkey sausage and string cheese in a pancake.  
**Peanut Butter and Banana Dog:** Peanut Butter and banana in a toasted hot dog bun.

**Butternut Squash Soup**

1 tablespoon olive oil  
1 cup diced onion  
1 tablespoon minced garlic  
2 pounds frozen butternut squash  
1 bay leaf  
1 pinch nutmeg  
Freshly ground pepper, to taste  
4 cups low-sodium chicken broth  
1 tablespoon thinly sliced green onions

**Directions:**

1. Sauté onion and garlic in a large pan until golden, about 1-2 minutes.  
2. Add the squash, seasonings and broth. Bring to a boil and reduce to a simmer. Cook for 10 minutes  
3. Remove bay leaf and serve with sliced green onion on top.

This soup goes great with a sandwich. Serves 6. Each 1-1/4 cup serving: 143 calories, 3 g fat, <1 g saturated fat, 0 g trans fat, 16 mg cholesterol, 265 mg sodium, 25 g carbohydrate, 6 g protein, 3 g fiber, 6.5 g protein.

**Soup it UP – 10 Great Reasons to Make Soup**

1. Soups are low in calorie density.  
2. They can be made with very healthful ingredients like legumes/beans, whole grains and veggies.  
3. You don’t need a lot of time or cooking skill.  
4. When you make them yourself you can keep them low in sodium.  
5. They are great for dinner and as a lunch leftover, too.  
6. Soup is a great dish for families on the run or whose members eat at different times.  
7. Soup is inexpensive  
8. Soup is a great dish to make to use up leftovers.  
9. You can freeze extra soup for busy days.  
10. Soup makes a warm nourishing meal.

**Chicken Noodle Soup:**

5 cups low-sodium chicken broth  
5 cups water  
2 cups peas and carrots  
1 cup diced onion  
1 cup diced celery  
1 tablespoon minced garlic  
Black pepper to taste  
1 bay leaf  
Pinch thyme  
3 cups whole wheat egg noodles  
2 cups cooked skinless chicken breast, cubed  
3 tablespoons chopped fresh dill or parsley

**Directions:**

1. Bring broth, water, veggies, and seasonings to a boil in a large pan. Simmer for 5 minutes.  
2. Add chicken and noodles and cook an additional 10 minutes until noodles and veggies are tender.  
3. Serve the soup hot in a bowl. It goes great with a large tossed salad.

Serves 8. Each 1 – ½ cup serving: 146 calories, 2.5 g fat, <1 g saturated fat, 0 g trans fat, 45 mg cholesterol, 312 mg sodium, 14 g carbohydrate, 2 g fiber, 17 g protein.
Ending School Chaos

Acquire a big calendar for the kitchen – one with enough space for writing school assignments and deadlines. Making entries can be part of the coming-home-from-school ritual. Position an “in” basket so notes and papers requiring parental signatures can go straight from backpack to basket and back again. Hang a clear vinyl shoe bag (at a height the kids can reach) on the inside of the coat closet. Use it for mittens, caps and maybe even the grownups’ car keys and house keys so there’s no “treasure” hunt in the mornings.

Help children organize their rooms. Once all is organized, take “after” photos of the room, desk and backpack. Many children, especially young ones, need visual reminders of where everything goes.

Make lunches the night before school: Older children can help or make their own.

Set alarm clocks: Praise them for prompt response to morning schedules and bus pickups.

Leave plenty of extra time: Make sure your child has plenty of time to get up, eat breakfast, and get to school.

Invigorating Superfoods

Ever see the top 10 list of foods to superpower your diet? Here is a list of the top 10 super foods that will mesh with a diabetes meal plan. Whether you have diabetes or not, these foods are healthy dietary choices.

All of the foods in the list have a low glycemic index or GI and provide key nutrients that are lacking in the typical western diet such as calcium, potassium, fiber, magnesium, and vitamins A, C, and E. There isn’t research that clearly points to supplements, so always think first about getting your nutrients from foods.

BEANS – whether you prefer kidney, pinto, navy or black beans, you can’t find better nutrition than that provided by beans. They are very high in fiber giving you about 1/3 of your daily requirement in just a 1/2 cup and are also good sources of magnesium, and potassium. They are considered starchy vegetables but a 1/2 cup provides as much protein as an ounce of meat without the saturated fat.

CITRUS FRUIT – grapefruit, oranges, lemons and limes…pick your favorites and get part of your daily dose of soluble fiber and vitamin C.

BERRIES - They are all packed with antioxidants, vitamins and fiber. Make a parfait alternating the fruit with light, non-fat yogurt for a new favorite dessert.

SWEET POTATOES – A starchy vegetable packed full of vitamin A and fiber. Eat in place of regular potatoes for a lower GI alternative. Try it baked or roasted without marshmallows or sweetening.

DARK GREEN LEAFY VEGETABLES – Spinach, collards, kale – these powerhouse foods are so low in calories and carbohydrates, you can’t eat too much.

FISH HIGH IN OMEGA – 3 FATTY ACIDS – Fatty fish like mackerel, lake trout, herring, sardines, albacore tuna and salmon are high in two kinds of omega – 3 fatty acids. Stay away from breaded and deep fried variety; they don’t count in your goal of 6-9 oz. of fish per week.

WHOLE GRAINS – It’s the germ and bran of the whole grain you’re after, it contains all the nutrients a grain product has to offer.

NUTS – An ounce of nuts can provide key healthy fats, manage hunger, and provide a dose of magnesium and fiber. Some nuts and seeds, such as walnuts and flax seeds, also contain omega – 3 fatty acids.

TOMATOES – A standby where everyone can find a favorite. The good news is that no matter how you like your tomatoes, pureed, raw, or in a sauce, you’re eating vital nutrients like vitamin C, iron, and vitamin E.

FAT-FREE MILK & YOGURT – Everyone knows dairy can help build strong bones and teeth. In addition to calcium, many fortified dairy products are a good source of vitamin D. More research is emerging on the connection between vitamin D and good health.

Some of the above list can be tough on the budget depending on the season and where you live. Look for lower cost options such as fruit and vegetables in season or frozen or canned fish. Foods that every budget can live with year round are beans and rolled oats or barley that you cook from scratch.

Source: www.diabetes.org
STRENGTHENING OKLAHOMA FAMILIES
OCTOBER, 2009

Is there a vaccine to prevent the flu? Yes, there is a vaccine to prevent the flu. The vaccine is available at local health departments, clinics, and pharmacies. It is recommended for all people age 6 months and older. The vaccine is given intramuscularly or by nasal spray. It is important to get the vaccine early in the season to prevent flu illness.

Is there a medicine to treat the flu? Yes, there is a medicine to treat the flu. Antiviral drugs can be used to treat the flu and can be effective when started early. Antiviral drugs work best when started within the first 48 hours of symptoms. These drugs can be given to children and adults. The two antiviral drugs used to treat the flu are oseltamivir and zanamivir.

How does flu spread? The flu is spread through droplets from coughing and sneezing. It can also be spread by touching a surface with a virus on it and then touching your eyes, nose, or mouth. Symptoms of flu can include fever, cough, sore throat, runny or stuffy nose, muscle aches, and fatigue. Flu vaccines are not effective against flu.

What is novel H1N1 flu? Novel H1N1 flu is a new and different flu virus. It is spreading worldwide among people of all ages. Some people who have become infected with novel H1N1 flu have become very sick. Some people have developed complications, such as pneumonia. The symptoms of novel H1N1 flu include fever, cough, sore throat, runny or stuffy nose, body aches, headache, chills, and fatigue. The flu information is found on the next page.
**Guide for Parents**

**Flu: Novel H1N1**

**Seasonal and Novel**

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**When can my child go back to school?**

- Fever and cough
- New or worsening cough
- New or worsening sore throat
- Trouble breathing or other signs of trouble breathing (for children under 1 year of age)
- Not drinking enough fluids
- Not eating or poor appetite
- New or worsened diarrhea or vomiting
- Not acting like themselves

Call or take your child to a doctor right away if:

- Even children who have always been healthy can get a serious case of flu.

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**If your child is sick**

- If your child is sick and staying home:
  - Bed rest is important.
  - Keep activities to a minimum.
  - Give plenty of fluids.
  - Keep a watchful eye on your child.
  - Call your doctor if your child:
    - Is under 1 year of age
    - Has a chronic medical condition
    - Is a newborn
    - Does not act like himself

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**What to do if my child seems very sick**

- Call your doctor or go to your doctor's office if:
  - Your child has a high fever
  - Your child is younger than 1 year old
  - Your child is older than 1 year and has a fever and any of the following:
    - New or worsening cough
    - New or worsening sore throat
    - Difficulty breathing or trouble breathing
    - New or worsened diarrhea or vomiting
    - Not acting like himself

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**Cleaning up**

- Wash your hands with soap and warm water after contact with a sick person.
- Wash your hands for 20 seconds or more.
- Avoid touching your nose, mouth, and eyes.
- Disinfect frequently touched surfaces.
- Wear gloves when cleaning up.
- Use a bleach solution to clean surfaces.

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**For more information, visit**

1-800-232-INFO
www.cdc.gov or www.flugov
Making Your Memory Work for You

There are some changes in memory as people grow older. Many older people find it difficult to pay attention to more than one thing at a time. It may take greater effort to learn something new. It may become more difficult to remember certain names or words on demand. However, these changes do not necessarily interfere with the ability to lead a normal life. Steps can be taken to improve memory and prevent memory loss. The most important step is:

- Pay attention. Much of what is called forgetting is lack of attention. It is easier to remember what you need to do if you focus on one thing at a time. If you have things you really need to do and remember, do them one at a time.

- Be organized. Organization is critical for memory. If you routinely put your keys, etc. in the same place, you will not waste time searching for them. People you meet might be organized by how you know them-from work, family, church-or by their interests-plays bridge, gardens, etc.

- Exercise your mind. Mental activity keeps your mind sharp. Read something you normally wouldn’t read; start a new hobby; take a class; learn new skills. If you continue to learn and challenge yourself, your brain continues to grow. New connections form between nerve cells allowing the cells to communicate with one another. This helps your brain store and retrieve information more easily. No matter what your age.

- Reduce stress. Chronic stress can make you depressed or anxious, which will interfere with the way your brain processes memories. Take a break. Breathe deeply and relax. Simplify your life and exercise.

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