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LEAPS & BOUNDS

PARENTING PRESCHOOLERS

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This newsletter is also available
for viewing on our website:
<http://taylor.uwex.edu/>

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MANAGING YOUR MONEY

Mondays, February 20, 27, & March 5, 2012*
1:00—3:00 PM or 6:00—8:00 PM
Courthouse—Ground Floor Conference Room
Medford, WI

Mondays, April 16, 23, & 30, 2012*
1:00—3:00 PM or 6:00—8:00 PM
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Medford, WI



**Develop your personal spending plan and learn
how to keep track of your spending.**

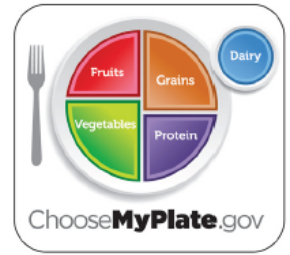
*This is a 3-part series.

**Pre-registration at least one week prior to the
first class in the series is required.**

Call the UW-Extension office at **715-748-3327** to
pre-register. **Class size is limited.**

There is **no fee** to attend this program.

make half your grains whole



10 tips to help you eat whole grains

Any food made from wheat, rice, oats, cornmeal, barley, or another cereal grain is a grain product. Bread, pasta, oatmeal, breakfast cereals, tortillas, and grits are examples. Grains are divided into two subgroups, **whole grains** and **refined grains**. Whole grains contain the entire grain kernel—the bran, germ, and endosperm. People who eat whole grains as part of a healthy diet have a reduced risk of some chronic diseases.

1 make simple switches

To make half your grains whole grains, substitute a whole-grain product for a refined-grain product. For example, eat 100% whole-wheat bread or bagels instead of white bread or bagels, or brown rice instead of white rice.



2 whole grains can be healthy snacks

Popcorn, a whole grain, can be a healthy snack. Make it with little or no added salt or butter. Also, try 100% whole-wheat or rye crackers.



3 save some time

Cook extra bulgur or barley when you have time. Freeze half to heat and serve later as a quick side dish.

4 mix it up with whole grains

Use whole grains in mixed dishes, such as barley in vegetable soups or stews and bulgur wheat in casseroles or stir-fries. Try a quinoa salad or pilaf.

5 try whole-wheat versions

For a change, try brown rice or whole-wheat pasta. Try brown rice stuffing in baked green peppers or tomatoes, and whole-wheat macaroni in macaroni and cheese.



6 bake up some whole-grain goodness

Experiment by substituting buckwheat, millet, or oat flour for up to half of the flour in pancake, waffle, muffin, or other flour-based recipes. They may need a bit more leavening in order to rise.

7 be a good role model for children

Set a good example for children by serving and eating whole grains every day with meals or as snacks.

8 check the label for fiber

Use the Nutrition Facts label to check the fiber content of whole-grain foods. Good sources of fiber contain 10% to 19% of the Daily Value; excellent sources contain 20% or more.



9 know what to look for on the ingredients list

Read the ingredients list and choose products that name a whole-grain ingredient **first** on the list. Look for “whole wheat,” “brown rice,” “bulgur,” “buckwheat,” “oatmeal,” “whole-grain cornmeal,” “whole oats,” “whole rye,” or “wild rice.”

10 be a smart shopper

The color of a food is not an indication that it is a whole-grain food. Foods labeled as “multi-grain,” “stone-ground,” “100% wheat,” “cracked wheat,” “seven-grain,” or “bran” are usually not 100% whole-grain products, and may not contain any whole grain.



Misbehaving or Missing Sleep?

The 2004 Sleep in America poll revealed that almost everyone, on average, is not getting the amount of sleep they need. Preschoolers are getting 10.4 hours of sleep, but 11-13 hours are recommended for children ages 3 to 5 years.

Jodi A. Mindell, PhD, chair of the 2004 Poll Task Force said, "It is clear from the poll results that we need to focus as much on the sleeping half of children's lives as we do on the waking half. Children are clearly not getting enough sleep."

One surprise is that 27% of preschoolers consume caffeine. Children who drink caffeinated beverages sleep less than those who don't.



Well-known parent author and educator, Mary Sheedy Kurcinka, in her book, **Sleepless in America**, asks, "Is your child misbehaving or missing sleep?" Kurcinka says, "Behind every power struggle, every temper tantrum, every instance of misbehavior, there is a feeling and need—too often that need is sleep. It's easy to miss the connection between the poor behavior and lack of sleep, thrown off by the whining, the attitude, and tears." When a child's misbehavior is the result of missed sleep, you really can make a difference. Check behaviors that apply to your child.

Emotions

How well is your child coping with frustration, dealing with surprises, and managing anger? Look for these reactions:

- Unsatisfied; nothing is right, no matter what you offer
- Upset by changes in routine or surprises
- Experiences frequent stomach or headaches
- Difficult to calm or comfort
- Losing it over little things
- Irritable and cranky
- Easily frustrated
- Easily overwhelmed
- Anxious and resistant

Well rested children are on a more even keel. Transitions go more smoothly.

Social Situations

- Experiences hurt feelings easily
- Has difficulty being patient
- Suffers from separation anxiety
- Is bossy and demanding
- Loses it if told "no"
- Has difficulty solving age-appropriate problems, or talking things through
- Easily forgets the rules or wants to debate them
- Is irritated by siblings and peers, especially in late afternoons
- Is not open to your guidance

If your child argues with you or others, lack of sleep may be the issue.

The Body

How well does your child control body and movements? Is your child's movements smooth and energetic or "wired?"

- Clumsy with frequent accidents, falls and injuries
- Frenzied, hyperactivity
- Wild at bedtime; can't fall asleep even when tired
- Hits, throws things, or shouts
- Gets sick more often than other children
- Craves carbohydrates or sugar
- Lethargic; can't seem to do what is usually capable of doing
- Seems unable to stop from breaking rules

Sleep can help your child slow his body, honor rules, be less accident prone, stay healthy, and fall asleep more easily.

Attention, Focus, and Performance

- Loses focus, wanders from one activity to another
- Needs your attention and help to stay on task
- Seeks stimulation to keep going—annoying siblings or pets, wants to watch TV, especially in the late afternoon
- Is forgetful
- Struggles to make decisions
- Doesn't listen
- Has difficulty performing at peak level or resists participating altogether
- Talks excessively
- Finds it difficult to work without disrupting others

If your child is struggling to stay focused and pay attention, lack of sleep may be the culprit.

Count up the number of items you marked. Many children act these ways for other reasons than sleep, for example, they have sensitive temperaments or are slow to

develop self-control. But if you checked many items, the problem may actually be lack of sleep.

Well rested children are more likely to behave themselves. They can more easily be independent, helpful, and cooperative. Tired children get into trouble more easily. When children are exhausted, it is rare that they will tell you. Watch carefully; your child's behavior will show you.

Help Your Preschooler Sleep

- Have a regular and consistent sleep schedule.
- Provide a relaxing bedtime routine of 15-30 minutes of calm activities (reading, talking, or quiet playing) that end in the room where your child sleeps.
- Arrange for a room that is cool, quiet and dark – and without a TV. Shorter sleep times are associated with more TV watching, raising a flag about TV sets in bedrooms.
- Surprisingly, some children have difficulty getting to sleep when they are OVER-tired, so try to start your bedtime routine when you see the early signs of tiredness.



Sources:
Kurcinka, M.S. (2006). *Sleepless in America*. New York: Harper Collins.
The sleep of america's children. Retrieved May 1, 2006, National Sleep Foundation web site: www.sleepforkids.org

This document can be made available in alternative formats, such as large print, Braille, or audio tape, by contacting your county Extension office. (TTY 1-800-947-3529)

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Healthy habits can save you money

We know that not smoking, being active and making healthy food choices are good for our bodies. But what about our wallets? Research shows that healthy habits can save us money.

Gayle Coleman, nutrition education specialist with Cooperative Extension Family Living Programs, offers 10 tips for increasing your health and wealth in 2012.

1. Stop (or don't start) smoking. Simple math reveals big savings. For example, if you smoke one pack of cigarettes a day at \$5 per pack and quit smoking, you could save up to \$150 per month or \$1800 per year. Smokers also are more likely to save money on other health care expenses such as treatment for upper respiratory illness.
2. Take a brisk walk for 30 minutes (or more) each day. "Research shows that people who get regular physical activity are less likely to have heart disease, type 2 diabetes, osteoporosis and some cancers," says Coleman.

Being physically active helps people manage their stress, blood pressure, blood sugar and body weight. Studies show that average out-of-pocket spending for individuals with at least one chronic medical condition such as diabetes was \$655 annually per person. For individuals with three or more chronic conditions it was \$1,865 annually. "Compare these costs to the cost of a pair of comfortable walking shoes," says Coleman. "And, if you walk or bike to short destinations instead of taking a car, then you could save on transportation costs."



3. Enjoy your food but eat less. Choosing smaller portions of food often means consuming fewer calories and maintaining a healthy weight, especially if you're cutting back on desserts, high-fat meats and sugary beverages. Research indicates that medical costs for U.S. employers for obesity-related medical claims alone accounted for almost \$250 per employee in 2007--costs usually passed on to employees in the form of higher insurance premiums. Eating smaller portions also means savings by purchasing less food.



4. Wash your hands. Lathering up with soap and water, and scrubbing your hands for 20 seconds is key to preventing illnesses such as colds and flu. Staying healthy could also save wages. For example, an employee making \$10 per hour without the benefit of sick leave would lose \$80 per day if they missed work due to illness or to care for a sick child.

Continued on Page 6

5. Drink water in place of sugary beverages. Replacing sugary beverages with water can save hundreds of dollars a year. For example, if you spend \$1 per day on soda and replace it with tap water, you could save \$30 per month or \$360 per year.



6. Eat fruit in place of sweet snacks. Fruits are loaded with nutrients, low in calories and can reduce the risk of developing chronic disease such as cancer. Coleman notes that the cost of a piece of fruit might be about the same as a candy bar, but when you look at potential cost savings for preventing illness, fruit is the better bargain.

7. Munch on raw veggies in place of snack chips. “Vegetables are another nutrition bargain says Coleman. “The cost of a bag of baby carrots is less than the cost of a similar size bag of snack chips--but the baby carrots could save you money through better health and lower healthcare costs.”



8. Plan and prepare low-cost meals. A few hours a week spent planning your shopping and preparing meals can save your family hundreds of dollars a year. Include foods that are a good buy--produce that is in season or lean meat that is on sale. Planning a weekly menu also increases the chances that food you purchase will be used before it spoils. For example, you might save \$5 per week by bringing two lunches from home rather than eating out, which adds up to \$20 per month or \$240 per year. “And don’t forget to use foods that you might get from programs like WIC or gardens,” says Coleman.

9. Read labels and follow directions. For example, if you or a family member have a nut allergy and are not able to read food labels, the consequences can be significant. Research indicates that the cost of low health literacy to the Wisconsin economy is in the range of \$3.4 billion to \$7.6 billion annually.

10. Prevent illness. You’ve probably heard the phrase “an ounce of prevention is worth a pound of cure.” The same thing applies to healthcare costs. Getting a flu vaccine at the local drugstore might cost \$30 a year. But you save on the costs of medications, lost work, doctors’ visits and even hospitalization to treat the flu if you get sick. Similarly, early detection and treatment of diseases such as heart disease, diabetes and cancer through low-cost screenings, could save you the costs of more extensive treatment down the road.



Here’s to health and wealth in 2012!

WANT MORE MONEY IN YOUR POCKET?

If you're eligible, you can get money just by mailing in a form.

	FEDERAL CHILD TAX CREDIT	FEDERAL EARNED INCOME CREDIT	WISCONSIN EARNED INCOME CREDIT	WISCONSIN HOMESTEAD CREDIT
MOST YOU CAN GET:	\$1,000 per child	\$5,751	\$1,955	\$1,160
DID YOU:	Have a child under 17 you can claim as a dependent for 2011?	Work in 2011? Have a qualifying child living with you in 2011?*	Work in 2011? Have a qualifying child living with you in 2011?	Live in Wisconsin for all of 2011? Are you 18 or older?
IN 2011, DID YOU EARN:	More than \$3,000 taxable earned income?	Less than \$36,052 if you have 1 child, less than \$40,964 if you have 2 children, or \$43,998 for 3 or more children? **	Less than \$36,052 if you have 1 child, less than \$40,964 if you have 2 children, or \$43,998 for 3 or more children? **	Less than \$24,680 (plus \$500 for each dependent living with you more than half of 2011)?
DID YOU ANSWER YES TO ALL QUESTIONS?	You're probably eligible. Claim the credit.	You're probably eligible. Claim the credit.	You're probably eligible. Claim the credit.	You're probably eligible. Claim the credit.
FORM TO FILL OUT:	Federal tax return (Form 1040 or 1040A) and Form 8812	Federal tax return (Form 1040 or 1040A), including Schedule EIC	Wisconsin tax return (Form 1 or 1A)	Wisconsin Schedule H (and Rent Certificate if you're a renter)
WHO TO GET IT FROM:	Internal Rev. Service 1-800-829-3676 <i>Also:</i> libraries, post offices, & www.irs.gov	Internal Revenue Service 1-800-829-3676 <i>Also:</i> libraries, post offices, & www.irs.gov	Wisconsin Department of Revenue 608-266-2772 <i>Also:</i> libraries, post offices, & www.dor.state.wi.us	Wisconsin Dept. of Revenue 608-266-8641 <i>Also:</i> libraries, post offices, & www.dor.state.wi.us

* If you didn't have a child living with you, but you are a worker between the ages of 25 and 64 and earned less than \$13,660 (or \$18,740 for a married couple), you are probably eligible for a smaller credit – up to \$464.

** The income limits are \$5,080 higher for married couples filing jointly.

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