



## Focus on Families

### *Inside this issue*

- Choose a Quality Doctor .....p. 2  
10 Nutrition Tips—Seafood...p. 4  
Healthy Eating Can Be  
Affordable .....p. 5  
Keeping Kids Safe Around  
Medicines .....p. 6  
Financial Coaching  
..... *Back Cover*

*For more information about  
family living issues, visit our  
website:*

[taylor.uwex.edu](http://taylor.uwex.edu)

*or contact*

Peggy Nordgren,  
Family Living Agent  
715-748-3327 ext. 3  
[peggy.nordgren@ces.uwex.edu](mailto:peggy.nordgren@ces.uwex.edu)

**Editor:**  
Peggy Nordgren  
Taylor County Family Living Agent

**Layout & Design:**  
Cathy Mauer  
Program Assistant

### **MyRA retirement savings an option for beginning savers**

Saving for retirement is an important rung on the ladder to family financial security. To make it easier for workers without workplace retirement options to save, the federal government offers a type of retirement account known as a myRA.

The myRA (the name is a play on IRA, or Individual Retirement Account) has no cost to open, no fees, and no minimum account balance or contribution. All savers are offered the same no-risk investment option backed by the U.S. Treasury. The myRA is owned by the individual saver, so if you change jobs or work multiple jobs, the account stays with you.

MyRA accounts are targeted toward individuals who don't have access to a retirement savings plan at work and who have not yet started to save for retirement. To be eligible for myRA, a worker must have annual income below \$131,000 if single, or below \$193,000 if married filing jointly. Individuals must have a Social Security number and ID to open up a plan online at [myRA.gov](http://myRA.gov). Individuals can also open an account using an ITIN (Individual Tax Identification Number), but only by contacting myRA customer support at 855-406-6972.

While there's no minimum for saving,

there is a maximum of \$5,500 per year—or \$6,500 per year for savers 50 years of age or older at the end of the year—but not more than your annual earned income.

When it comes to getting funds out of the account, individuals can withdraw any *deposits* put into the myRA without tax and penalty. To withdraw *interest* that's been earned in the account, certain restrictions apply. You can withdraw interest without tax and penalty five years after the first contribution for individuals over age 59.5, or who meet certain other conditions, such as using the funds for the purchase of a first home.

The average annual return for myRA investments has been 3.19% over the ten-year period ending December 2014. Money in a myRA continues to earn interest until the account reaches \$15,000—or 30 years from the day the account was first funded, whichever comes first. At that time, the balance will be transferred to a private-sector Roth IRA, where you can continue to invest and make additional contributions. There's also the option to transfer, or roll over, a myRA to a private-sector Roth IRA at any time.

To learn more about MyRA accounts, go to [myRA.gov](http://myRA.gov) or contact myRA customer support at 855-406-6972.

# Choose a Quality Doctor



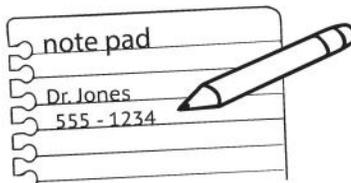
## BadgerCare Plus

### 1. Find doctors who are taking new patients.

**A.** Think about what kind of doctor or provider you want.  
(See list on right for examples.)



**B.** Call your insurance company.  
Ask for a list of doctors who are accepting new patients.  
Ask what clinic they work at.



**C.** Think about what clinic is near your work or home.



### Types of Providers



#### Providers for Adults:

Internal Medicine Doctor  
Family Practice Doctor  
Nurse Practitioner  
Physicians Assistant



#### Providers for Kids:

Pediatrician  
Family Practice Doctor  
Nurse Practitioner  
Physicians Assistant



#### Other Providers for Women:

Obstetrician / Gynecologist (OB-GYN)  
Certified Nurse Midwife

### 2. Check the rating of a clinic online.

Here is one good way to check:



myhealthwi.org

**A.** Go to MyHealthWi.org and scroll down to the search box.

**B.** Click to choose the type of doctor or provider.

**C.** Leave blank unless you are checking a specific clinic.

**D.** Type your city or zip code.

**E.** Click to choose how far to search from your house.

Choose Provider Type: Family Medicine **B** ▾

Clinic Name:  **C**

Your City or Zip:  **D**  
Ex: 54601; La Crosse

Search Within: 5 miles **E** ▾

**No Internet?**  
Visit a local Library.



covering  
**Wisconsin**  
Connect to Care, Engage in Health

This project is supported by Wisconsin Health Information Organization, Ira and Ineva Reilly Baldwin Wisconsin Idea Endowment, & Wisconsin Department of Health Services.

### 3. Look at the ratings for each clinic.

This shows if doctors at that clinic find the best way of treating you without costing you extra money.

This shows if doctors at that clinic typically give patients the right medicine, tests, and advice.

LOCATION: **MILWAUKEE** DISTANCE: **20 MILES**

		Provides the Recommended Care for Your Healthcare Issue at the Right Time			Makes Good Use of Your Healthcare Dollars			*Not Rated	
Family Medicine	Internal Medicine	Pediatrics	Above	Average	Below	Above	Average		Below
Clinic		City							
ST. JULIANA'S MEDICAL GROUP		Racine							
THE LAKE STREET CLINIC HEALTH CENTER - EAST SIDE		Racine							
HEALTH PRIORITY HEALTH CENTER		Racine							
GONZAGA MEMORIAL HEALTH CLINIC		Brookfield							

\*NOT RATED COLUMN: INDICATES THAT THIS CLINIC HAS FEWER THAN 3 PHYSICIANS AND/OR DOES NOT HAVE ENOUGH INFORMATION ON PATIENT CARE TO BE RATED BY OUR SYSTEM.

|< First < Prev 1 2 3 **4** 5 6 7 8 9 10 Next > Last >|

Click on the name of the clinic in blue to see the names of the doctors.

Click "Next >" for more results.

Clinics with less than 3 doctors or not enough information are not rated.

• Ratings are for clinics or health care provider groups.

• Ratings only show 3 types of doctors:

• Ratings are based on national standards of care and from insurance bills that doctors submit.

- Family Medicine
- Internal Medicine
- Pediatrics

### 4. Make a decision based on your choices.

**A.** Think about: - if the clinic is close to your home or work  ...     ... 

- the ratings of the clinic: Above  Average  Below 

- if the doctor speaks your language



- if you want a female or male doctor



**B.** Pick a doctor and try them out. If you are not happy with your doctor or the clinic, look at your second choice.

 You can change your doctor at any time!

# 10 tips

Nutrition  
Education Series

# eat seafood twice a week



## 10 tips to help you eat more seafood

**Twice a week, make seafood—fish and shellfish—the main protein food on your plate.\*** Seafood contains a range of nutrients, including healthy omega-3 fats. According to the *2010 Dietary Guidelines for Americans*, eating about 8 ounces per week (less for young children) of a variety of seafood can help prevent heart disease.

### 1 eat a variety of seafood

Include some that are higher in omega-3s and lower in mercury, such as salmon, trout, oysters, Atlantic and Pacific mackerel, herring, and sardines.

### 2 keep it lean and flavorful

Try grilling, broiling, roasting, or baking—they don't add extra fat. Avoid breading or frying seafood and creamy sauces, which add calories and fat. Using spices or herbs, such as dill, chili powder, paprika, or cumin, and lemon or lime juice, can add flavor without adding salt.



### 3 shellfish counts too!

Oysters, mussels, clams, and calamari (squid) all supply healthy omega-3s. Try mussels marinara, oyster stew, steamed clams, or pasta with calamari.

### 4 keep seafood on hand

Canned seafood, such as canned salmon, tuna, or sardines, is quick and easy to use. Canned white tuna is higher in omega-3s, but canned "light" tuna is lower in mercury.



### 5 cook it safely

Check oysters, mussels, and clams before cooking. If shells don't clamp shut when you tap them, throw them away. After cooking, also toss any that didn't open. This means that they may not be safe to eat. Cook shrimp, lobster, and scallops until they are opaque (milky white). Cook fish to 145°F, until it flakes with a fork.

\*This recommendation does not apply to vegetarians.

### 6 get creative with seafood

Think beyond the fish fillet. Try salmon patties, a shrimp stir-fry, grilled fish tacos, or clams with whole-wheat pasta. Add variety by trying a new fish such as grilled Atlantic or Pacific mackerel, herring on a salad, or oven-baked pollock.



### 7 put it on a salad or in a sandwich

Top a salad with grilled scallops, shrimp, or crab in place of steak or chicken. Use canned tuna or salmon for sandwiches in place of deli meats, which are often higher in sodium.

### 8 shop smart

Eating more seafood does not have to be expensive. Whiting, tilapia, sardines, canned tuna, and some frozen seafood are usually lower cost options. Check the local newspaper, online, and at the store for sales, coupons, and specials to help save money on seafood.

### 9 grow up healthy with seafood

Omega-3 fats from seafood can help improve nervous system development in infants and children. Serve seafood to children twice a week in portions appropriate for their age and appetite. A variety of seafood lower in mercury should also be part of a healthy diet for women who are pregnant or breastfeeding.

### 10 know your seafood portions

To get 8 ounces of seafood a week, use these as guides: A drained can of tuna is about 3 to 4 ounces, a salmon steak ranges from 4 to 6 ounces, and 1 small trout is about 3 ounces.

## Healthy eating can be affordable

*UW-Extension offers tips for eating healthy on a budget*

Whole grains, vegetables, fruits, fish, low-fat milk. These foods are basic to good health, yet most children and their families don't eat enough of them, says Gayle Coleman, nutrition education program specialist with the University of Wisconsin-Extension.

"One reason for this is because people often believe healthy foods aren't affordable," says Coleman. "Recent information from the U.S. Department of Agriculture, Economic Research Service indicates that when we compare the average portion sizes of healthy foods to foods high in solid fat, added sugars or salt, healthy foods are often less expensive. For example, a medium apple costs less than a standard-size candy bar."

Coleman suggests choosing foods that give the greatest bang for your buck and calories. "Carrots, cabbage, frozen veggies, and fruits in season are great examples of low-cost vegetables and fruits that are also low in calories," she says. "The challenge is in knowing when foods that are low in calories but packed with nutrients are a good buy and how to make the most of limited food dollars."

Coleman has some suggestions that families can use to stretch their food dollars and enjoy a healthy diet.

### **Make half your plate fruits and vegetables.**

- Know when fruits and vegetables are in season (<https://snaped.fns.usda.gov/nutrition-through-seasons/seasonal-produce>) or a good buy. For example, tomatoes are in season in the summer and oranges are a good buy in the winter.
- Frozen and canned vegetables and fruits may be less expensive than fresh, especially when the fresh varieties are not in season. Choose frozen vegetables without sauces, and fruits canned in juice to reduce fat and sugar.
- Buy only the foods that your family will eat before they spoil. Throwing away food is equivalent to throwing away money. This advice is especially important when purchasing perishable foods such as fresh fruits and vegetables.
- Consider buying fruits and vegetables that are less than perfect. A growing number of grocers sell imperfect produce such as ripe bananas, oddly shaped potatoes or yellowish cauliflower for a price lower than their more attractive counterparts.
- Keep fruits and vegetables where they can be easily seen. For example, put fruit in bowls on tables or countertops so they are more visible and more likely to

be eaten. Cut up vegetables like carrots, cucumbers and green peppers when you bring them home so they are readily available as snacks and can be used in recipes when time is tight.



- Grow some of your own vegetables. Even a few tomato plants in containers on a porch can yield a bounty of tomatoes in the summer.

### **Choose 100 percent whole grain cereals, breads, crackers, rice and pasta.**

- Brown rice, oatmeal, and unsweetened whole-grain cereal bought in bulk is usually a good buy. Look for whole-grain breads (especially day-old items) tortillas and whole-grain pasta that are a good price
- Compare Nutrition Facts on food labels, as well as prices, to find the best nutrition buy for your money. For example, the Nutrition Facts for a store brand whole grain breakfast cereal and name brand whole grain breakfast cereal might be the same, even though the name brand might cost more.
- Be willing to spend a little more time preparing foods. In most cases, the more processed a food is, the more it will cost. For example, popcorn that is already popped or in a convenience form usually costs more than popcorn that needs to be popped in a kettle or popcorn popper.

### **Vary your protein sources—eat seafood and beans.**

- Canned tuna, canned pink salmon and some frozen fish are usually a good buy. Tuna salad, salmon patties and fish tacos are a quick and tasty way to eat fish.
- Dry beans and peas (black beans, black-eyed peas, kidney beans, lentils, pinto beans, split peas) are a great buy whether purchased dry or canned. Drain and rinse canned beans with water to remove about half of the sodium. [Chili Bean Dip](http://recipefinder.nal.usda.gov/recipes/chili-bean-dip) (<http://recipefinder.nal.usda.gov/recipes/chili-bean-dip>) goes great with raw veggies and is easy to make.
- Use dry beans in place of some or all of the ground meat in recipes. Cooked lentils are a great meat extender or substitute for meat in spaghetti sauce and meat loaf. Similarly, cooked pinto beans work well in burritos, enchiladas and tacos.



# Keeping Kids Safe Around Medicine

## Medicine Use Increasing

**1980**

1.4 billion prescriptions filled



**2014**

4 billion prescriptions filled



125 prescriptions filled every second

\$5.5 billion in over-the-counter sales



\$30.8 billion in over-the-counter sales



\$84 million in OTC sales every day

## More Grandparents Living with Children

The number of children living in a household where a grandparent was the head of the household **more than doubled** between 1980 – 2014.

**1980**



2.2 million

**2014**



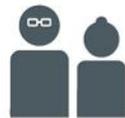
4.8 million

Today, **67% of grandparents** live with or within 50 miles of at least one grandchild.



## Whose Medicine Are Kids Getting Into?

2014 emergency room visits; of the 26 percent of cases where details were reported.



48% grandparent's



38% parent's



7% sibling's

## Where Are Kids Finding Medicine?

2014 emergency room visits; of the 17 percent of cases where details were reported.



23% pillbox



23% ground



19% purse or diaper bag



18% counter



8% reachable cabinet or refrigerator

## What Products Are Kids Getting into?



pain/fever remedies



vitamins



allergy medicine



diaper rash products



eye drops



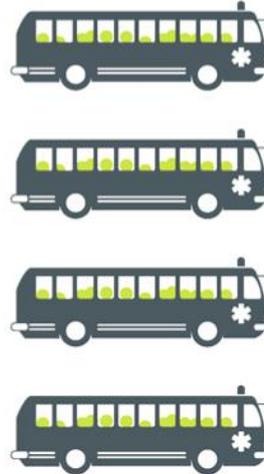
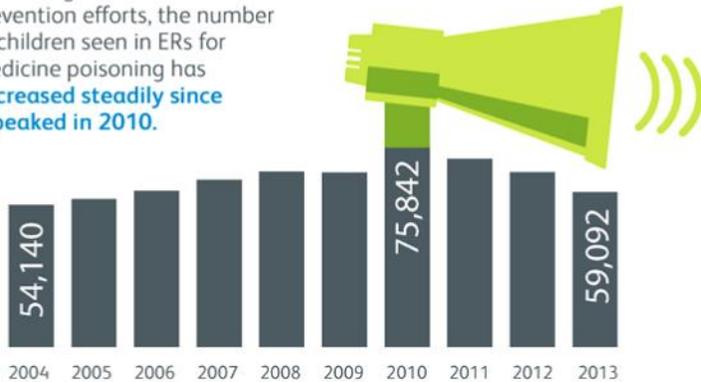
laxatives



vapor rubs with camphor

## Children at Risk

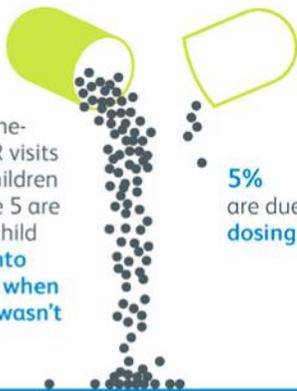
Coinciding with increased prevention efforts, the number of children seen in ERs for medicine poisoning has **decreased steadily since it peaked in 2010.**



AND YET, each year more than **59,000 young children are seen at emergency rooms** because they got into medicine.

That's about **four busloads of kids** arriving at the ER each day.

**95%** of medicine-related ER visits among children under age 5 are due to a child **getting into medicine when an adult wasn't looking.**



**5%** are due to **dosing errors.**

**1 and 2 year olds** make up the majority (7 out of 10) of ER visits for medicine poisoning.



**Almost every minute** of every day there is a call to a poison control center because a young child got into medicine.

## What Families Can Do to Protect Kids



Look around the places where kids find medicine and move all medicine up and away and out of sight.



Remember to check for all products that may cause harm, even those you might not think about as medicine.



Use the dosing device that comes with the medicine.



Write clear instructions for other people who give your child medicine.



Save the Poison Help line in your phone: **1-800-222-1222.**

For more medicine safety tips, visit [www.safekids.org](http://www.safekids.org)

**SAFE  
KIDS**  
WORLDWIDE™



Taylor County

Taylor County UW-Extension  
County USDA Service Center  
925 Donald Street Room 103  
Medford WI 54451

Postage & Fees Paid  
Non-Profit  
Medford, WI 54451  
Permit No. 196

Please pass this on to others when you have finished reading it.

CURRENT RESIDENT OR

[Empty rectangular box for current resident information]

If you no longer want to receive this newsletter, please let us know—715-748-3327 ext. 9

# INDIVIDUAL FINANCIAL COACHING

**Peggy Nordgren**

**Taylor County UW-Extension**

**Family Living Agent**



*For anyone who would like help organizing their finances.*

- **Increase your savings**
- **Manage debt**
- **Organize your financial records**
- **Track your spending**
- **Set spending goals**
- **Develop a spending plan**

*Call Peggy Nordgren, 715-748-3341, to schedule an appointment.*

There is **no fee** for this service.

