



Working Families

Helping You Put Knowledge to Work

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Dear Reader:

As children head back to school and many places of work are on more regular schedules, it seems like an appropriate time to shore up managerial skills at home. Check out the planning techniques in *Avoid Morning Rush* and *Plan Your Meals Ahead*.

Other articles will help you find legislative information, cause you to think about buying locally and buying wood for a fireplace and give tips to help your teen develop character and deal with bullying in their school. Remember your ideas for topics in this newsletter are always welcome; just contact your local Extension office.

Sincerely,

Joanne Austin
Family & Consumer Sciences Faculty
WSU Skagit County Extension

Table of Contents

| | |
|---|---|
| Avoid Morning Rush..... | 1 |
| Bullies and Returning to School..... | 2 |
| Plan Your Meals Ahead | 3 |
| Recipe: Chicken Enchiladas..... | 4 |
| Quick Tip | 4 |
| Helping Teens Develop Character..... | 4 |
| Don't Get Burned by Burning Wood..... | 5 |
| Why Buy Local?..... | 6 |
| Thomas | 6 |
| Time to Rebalance Your Investments? | 7 |
| Money Tip..... | 7 |

Avoid Morning Rush

Ask any busy parent what the most stressful time of day is, and mornings will likely be at the top of the list. Whether you have toddlers, teens or even a newborn, it can be very stressful to get everything ready for your children in the morning. Fortunately there are ways to avoid the morning rush.

Plan Ahead

Use free time, especially Sundays, to plan your week. It may take a couple of weeks to create a plan that works for your family, but it will be time well spent. Include input from each family member to insure "buy in."

Once you've come up with a plan, write it down. Come up with some sort of chart or list for each family member. Your chart or list should include steps appropriate to each person's age and personality. If your children are too young to read, you can include pictures to remind them of their responsibilities.

- If your family is doing their part to stick to the plan and help make the mornings run smoother, compliment them for positive progress.
- Find ways to reward being ready on time or early (e.g., time playing a favorite game when ready early). Don't forget to reward yourself once in a while.
- When everyone has had a chance to really try the plan, have a family meeting to discuss what is working and the adjustments needed. If your children feel their opinion is being heard, they are more likely to do their part.

The Night Before

- Prepare and/or pack lunches the night before. Have your child assist you with this or if old enough, do it on their own. Provide supervision as needed.



- Have children lay out school clothes, including shoes, socks, coats and other essentials the night before. To be even more efficient, clothes for the week can be decided on Sunday and placed in closet cubbies or on hangers with socks and underwear nearby.
- Consider having young children sleep in the clothes they'll wear the next day. Then when they rise for the day they have a jump start on the morning routine.
- Pack backpacks, briefcases and diaper bags the night before. Taking the time to pack them in the evening will save you time in the morning and save you frustration from when you are frantically searching for items you need to take.
- Place your keys, briefcase, purse, school supplies, lunch money, important papers and letters to be mailed in locations convenient to the door so you and your family will have them handy when they are ready to leave. Help your child get into the routine of putting essential items in designated spots so they are easy to find in the morning.
- As children get older give each of them an alarm clock and encourage them to practice using it.
- Make sure you and your child are both getting enough sleep at night. If your child is hard to wake in the morning, review his bedtime routines and see where adjustments can be made. A good night's sleep makes everyone feel better, and when everyone feels better, mornings run smoother.

The Morning Of

- Rise first, and dress before waking others. Time alone in the morning can be just what you need to get yourself together. Your children will feel much more relaxed when you are calm and unhurried.
- Stagger the wake-up calls. This is especially helpful if some move quicker than others in the morning.
- Keep breakfast simple, but healthy. Breakfast really is the most important meal of the day. Make sure it is balanced and wholesome and can sustain your child until lunchtime.
- Make a rule that there is no television, computer or video games in the morning. These electronic devices can be too distracting and slow everyone down. Instead, set the mood (and pace) with music. Start out with something slower and relaxing to gently wake everyone up. Then once everyone is awake and getting ready, pick up the pace with more motivating music.

Diane Ryals, family life

Bullies and Returning to School

The summer break is over, and kids are returning to school. For many students, school holds positive and safe peer relationships, experiences and opportunities to learn. For others, school is a place of negative and harmful peer relationships and experiences.



When children have not been involved as a victim or a bully in incidents at school, it can be easy to breathe a sigh of relief and move on to other concerns. But research indicates 85 percent of bullying incidents at school are watched by bystanders, and those bystanders do little to stop it. One of the most powerful ways bullying can be stopped is when a bystander takes action to either help the victim or confront the bully. Asking your child, "Do you ever see bullying going on at school?" can lead to an insightful understanding of the realities of bullying at your child's school.

Parents and teachers play critical roles in helping students understand how their lack of action as a bystander of bullying contributes to the continuation of a socially aggressive environment. When nothing is done to stop bullying, bullies are empowered to continue their actions. In the same way, when bystanders take action to either help a victim or confront a bully, bullies are not as confident that they will get by with bullying.

As parents, we teach our children how to be responsible and caring adults when they show compassion and provide help to victims of bullying. In addition, when students take a stand for what is right, they provide leadership examples which can start a positive chain reaction with peers to also do what is right. Not only are our children developing personal character, they are helping to create a positive, healthy social environment at their school. Here are suggestions you can give to children to help build a positive climate at their school.

1. Tell the student who is teasing to stop.
2. Don't spread rumors.
3. Don't pass on a hurtful note.
4. Speak up to a bully: "We don't do that in this school."
5. Ask someone new to join you at lunch.
6. Say "Hi" to a new student or someone you don't know very well.
7. Include someone new in one of your activities.
8. Join up with someone who is being bothered and take him/her out of the situation.
9. Encourage others to take a stand against bullying.
10. Let adults know when someone needs help.

For more information on bullying visit:

www.lfcc.on.ca/bully.htm.

Learn about a powerful bullying simulation developed by U of I Extension educators for middle and high school students called *Breaking the Code* available at <https://pubsplus.uiuc.edu/browsefamily.html>.

Patti Faughn, family life



Plan Your Meals Ahead

Cooking at the end of the day may be the last thing you want to do. Between work, school, community activities and all of the other demands on your time, you just want to relax. Yet, you have a hungry family to feed.

Making sure all family members are getting the right foods in the right amounts takes some planning. Since every family member has different tastes and wants, all of them need to be a part of the planning process.

If you have children who do not want to eat school lunches, then carried lunches need to be planned. Even though fast food may seem like the best option for adults, money and calories can be saved with carried lunches. Taking the number of people in the family who want to carry their lunch times five meals per week is a lot of meals. It can seem especially overwhelming when you are trying to plan nutritious evening meals as well.

For efficiency, make a written plan. Set up a grid with the days of the week across the top and the names of each individual needing a lunch down the left side. Add a row for dinner at the bottom of the left side. Next, fill in the boxes with the “menu” for each meal, making sure to choose foods from all of the foods in MyPyramid. (www.mypyramid.gov)

Typically, lunch will be some type of sandwich, fresh vegetables, fruit, yogurt and a beverage. If the person carrying the lunch has access to a microwave and can reheat items, leftovers from the night before may be a good choice.

The dinner menu that all family members will eat should include food from the grains, vegetable, fruit, protein and dairy groups. For example, whole wheat spaghetti with meat sauce, fresh lettuce salad, garlic bread, watermelon chunks and milk would include all of these groups.

After you have filled out the grid for all family members and dinner meals, make a shopping list. To save time and effort, think about how the grocery store is organized, and make your shopping list match that store layout.

Check your pantry to see what items you have on hand. If any menu items will be made from scratch, check the recipes to see what you need to buy. Try to limit high-cost items on the list such as frozen meals, sugary beverages and foods that are not in season. Leave room to make changes if something your family likes is on special that week.

Another way to help your family eat nutritiously during the busy week days is to do much of the food preparation on the weekend. When you have a menu, recipes and the shopping done, set aside some time on the weekend and ask all family members to pitch in.

Carried sandwiches for the week can be made on the weekend and frozen. Just remember to leave fresh vegetables like lettuce and tomatoes off as well as condiments such as mayonnaise. Those can be carried separately and put on at meal time. If canned fruit is used, buy reusable containers and portion out the fruit on the weekend. Keep these individual portions refrigerated until you pack the lunch.

For the evening meals that are planned ahead, main dishes can be at least partially prepared ahead of time. If several dishes call for cooked ground beef, you can cook it all ahead and portion it out to recipe sized amounts and freeze it. Tacos, chili and spaghetti sauce are some examples of foods that require cooked ground beef. To take it a step further, go ahead and make up these foods and freeze them so that all you need to do is thaw them all day in the refrigerator and heat them at mealtime.

Find ways to make food preparation faster. If you are making meatloaf, instead of making one big loaf that will take over an hour to cook, make individual meatloaves in muffin tins. These single servings are just the right size and leftovers can be frozen for later use. Some electric appliances can also save time—the electric grills that are on the market can be faster than heating up the outside grill. Don’t forget that you can also grill vegetables!

If you continue to make these menu plans, soon you will have six to eight weeks of menus ready to go. You will know what has worked and can make any small changes needed but the planning is done. Just rotate the weekly menus to give variety to your meals!

Shirley Camp, nutrition and wellness

Chicken Enchiladas*

- 1 pound cooked, diced or shredded chicken
- 1 tablespoon canola oil
- 1 onion, chopped
- 1 4-ounce can green chilies, chopped
- 4 cups medium white sauce made with broth
- 1 teaspoon garlic powder
- 1 package whole wheat flour tortillas
- 3/4 cup cheddar cheese, grated
- 3/4 cup mozzarella cheese, grated

White Sauce for Chicken Enchiladas

- 1/2 cup butter or margarine
- 1/2 cup flour
- 1 teaspoon salt
- 4 cups chicken broth

In a medium saucepan, melt margarine or butter. When margarine is melted, add flour, using a wire whisk to keep the mixture smooth. Add salt. Cook for one minute. Remove from heat, and gradually whisk in broth, mixing until mixture is smooth. Return to heat, and cook until mixture is bubbly and thickened.

1. Boil chicken in saucepan with enough water to cover meat. Cover, reduce heat and cook 1½ to 2 hours. Remove meat from bones. Reserve broth, and use it to make medium white sauce. See recipe above.
2. In skillet or saucepan, sauté onion and green chilies in oil. Add white sauce, and simmer 15 minutes.
3. Cut tortillas in quarters. Line bottom of casserole dish with tortillas; add a layer of chicken and a layer of sauce, and then top with cheese. Repeat layering process. Bake at 350 F for 20 minutes.
4. Additional tortillas may be heated and served with casserole. If crisp tortillas are preferred, allow sauce to chill before using. Serves 8.

Nutritional Information Per Serving: 340 calories; 12 grams fat; 4.5 grams saturated fat; 70 mg cholesterol; 26 grams carbohydrate, 9 grams fiber, 31 grams protein, 610 milligrams sodium

*Source: *Recipe can be found in the CentSible Nutrition Cookbook available for purchase. Log on to www.uwyo.edu/centsible for more information.*

quick Tip - Find recipes that you can cook once and eat twice! For example, make extra grilled chicken breasts so you have leftovers to make chicken salad sandwiches.

Helping Teens Develop Character

When character education researchers, Dr. Thomas Lickona and Dr. Matthew Davidson studied 24 “Smart and Good High Schools,” they found many practices that seemed to strengthen character traits in young people. The common threads among the schools are what Lickona and Davidson call the *Four Keys*. Schools who were successful in teaching character traits, moral (honesty and caring) or performance (persistence and responsibility), were many times found to be using these *Four Keys*. Parents can take cues from this research and apply the *Four Keys* to their parenting.

The keys are:

- A community that supports and challenges (the whole family supports and challenges)
- Self-study (examining self and goal setting)
- Other study (observing others—in and outside the family—that possess a certain trait)
- Public performance/presentation (let others know of your goal)

Here’s an example of how a family could use this with high school and middle school aged youth.

You’ve noticed your teen using language of which you disapprove. Consider addressing this during a family meeting. (See websites following this article for information on family meetings.) Taking a positive approach, suggest you’d like to work together with your teen to change this. This is part of the “community that supports and challenges.” Your teen talks to 2 to 3 adults, that you and your teen respect, about the importance of appropriate language in the workplace and tips they’d give for being able to use only appropriate language. This would be “other study.”

Next the teen, and possibly the parent, keep count of the number of times they hear or use foul language during a single day, noting the cause. This would be “self-study.”

Then, during your next family meeting, include a short discussion of what he/she found out about the importance of appropriate language in the workplace and any hints these people had about maintaining the use of appropriate language.

Then place the things that triggered your teen’s outbursts, from the “self-study” day, into categories. The triggers might include: being tired, hurt or frustrated; not able to understand something; disagreeing with another person; etc. Now choose one of the categories of triggers, and brainstorm (possibly the whole family can brainstorm) how your teen could alleviate this trigger. For instance, if “disagreeing with another person” is the

chosen trigger, family members might suggest counting to 10 before saying anything, learning to use “I” messages (“I get very angry when you try to tell me your way is the only way.”) or trying to think about the perspective of the other person.

From all the brainstormed suggestions, your teen will choose one or two she thinks will help. Since these choices are made during a family meeting, you’ve just carried out the “public performance” portion of the *Four Keys*. Finally, family members need to lovingly support the teen as he works on his goal. This is a continuation of the “community that supports and challenges.”

The Four Keys are not the only solution to helping your teen develop positive character traits. They are, however, a set of valuable tools that both parents and school personnel can use to begin or reinforce certain individual behaviors and qualities.

- For information about family meetings visit: <http://urbanext.illinois.edu/grandparents/issue29/29b.html> (Family Meetings Foster Good Communication) or www.ag.ndsu.edu/pubs/yf/famsci/fs522w.htm (Family Communication and Family Meetings)
- For additional information about *Smart and Good High Schools: Integrating Excellence and Ethics for Success in School, Work and Beyond* visit: www.cortland.edu/character/highschool.

Judy Taylor, youth development

Don't Get Burned by Burning Wood

As we progress through fall and winter, many people will use the fireplace as a focal point for family gatherings. Those that have wood fireplaces enjoy the crackle and warmth such fireplaces provide. However, some folks are particular when it comes to the types of wood they want to burn.



Typically, oak, hickory and ash are sought. Each species has its own burning qualities, but on a weight basis, all species of wood generate the same amount of heat. What makes species like oak and hickory more desirable?

The answer lies in the density, or weight per unit of volume. A cubic foot of oak weighs considerably more than the same volume of soft maple. More maple would have to be cut and used to get the same amount of heat as a lesser volume of hickory or oak.

A standard-sized pickup with wood randomly thrown in to the top of the bed will equal about one-third of a cord.

If the wood is neatly stacked, the amount of wood will be closer to one-half of a cord.

When storing wood, keep the pile covered, off of the ground, and avoid direct contact with buildings. Firewood should be seasoned for 6 to 9 months prior to burning in order to remove moisture that sacrifices energy and produces smoke.

As for the fireplace, it is always prudent to inspect and maintain it yearly. Keep the fireplace in good condition by repairing cracks in the flue lining, bricks and mortar. This is especially important in areas that experienced last spring's earthquake.

Inspect the flue and chimney, and keep it clear of soot and creosote buildup. Have a Multi-Purpose Dry Chemical (A, B, C) fire extinguisher near the fireplace, and install a screen that completely covers the fireplace opening to keep sparks from flying out. Keep flammable materials such as carpets, furniture, paper, logs and kindling at least 3 feet away from the fireplace. Arrange the andirons so logs can't roll out.

Use only enough fuel to keep the fire at the desired temperature. Avoid large fires. Keep the damper open when using the fireplace to prevent accumulation of gases.

Most artificial logs are made from sawdust and wax. They do not burn the same as real wood. Use only one at a time. If you use more, they can produce too much heat for some fireplaces.

If a chimney fire does happen, call the fire department or 911, and get everyone out of the house. If possible, close all air inlets and dampers to smother the fire. Discharge a fire extinguisher into the fireplace, or use a chimney fire extinguisher stick. Wet the roof, and watch for outside fires caused by sparks. Have your chimney inspected before putting it back into service.

Baking soda can be used to help suffocate a fire in the absence of a fire extinguisher. Check with your local fire department for the availability of fire extinguisher sticks. These devices emit large amounts of smoke to help smother a fire. While most chimney fires are confined to the chimney itself, the intense heat sometimes ignites surrounding building materials and furnishings.

For more information on burning wood or fireplace safety, visit the following websites:

- http://web.extension.uiuc.edu/forestry/timber_harvest/firewood.html
- www.extension.iastate.edu/warren/news/chimney.htm

Duane Friend, natural resources

Why Buy Local?

The concept of buying local is simply to buy any good or service produced, grown or raised as close to your home as possible. Buying local is a key component of sustainability. There are many well-documented benefits to our communities and to each of us by choosing to support local, independently owned businesses.

Reasons to Think Local First!

1. **Buy local—support yourself:** Several studies have shown that when you buy from an independent, locally owned business, rather than a nationally owned business (chain), significantly more of your money is used to make purchases from other local businesses and service providers. In other words, local businesses are themselves more inclined to shop locally, keeping more money in the community.
2. **Support community groups:** Non-profit organizations, which would include schools and student groups, receive more support from smaller business owners than they do from large businesses.
3. **Keep the community unique:** Where we shop, where we eat and have fun—all of it makes our community home. Our local businesses are an integral part of the distinctive character of this place.
4. **Reduce environmental impact:** Locally owned businesses can make more local purchases requiring less transportation and generally set up shop in town or city centers as opposed to developing on the fringe.
5. **Better service:** Local businesses often hire people with a better understanding of the products they are selling and take more time to get to know customers.
6. **Invest in community:** Local businesses are owned by people who live in the community, are less likely to leave and are more invested in the community's future.
7. **Buy what you want, not what someone wants you to buy:** A multitude of small businesses, each selecting products based on their own interests and the needs of their local customers, instead of a national sales plan, guarantees a broader range of product choices. If you don't find the specific product you want, a business run by your neighbor is more likely to order it for you and then to keep it in stock so you will keep coming back.

8. **Encourage local prosperity:** A growing body of economic research shows that entrepreneurs and skilled workers are more likely to invest and settle in communities that preserve their one-of-a-kind businesses and distinctive character.

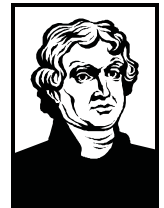
While many of the previous statements refer to communities which have both small, independent businesses and “big box” chain stores, smaller communities have even more reason to buy locally. While almost every small town once had thriving downtowns with a variety of merchandise, today those same communities struggle to keep those downtown buildings occupied, all too often losing that battle. If people support local businesses, they'll stay open. If they opt to drive to a larger community to shop for groceries and other staples, the local options will close, and replacing them is very unlikely. Might it cost a little more to shop locally? Perhaps, but won't the gas and time costs equal or exceed that additional mark-up? Granted, it is not always possible to buy all that you need locally, but it benefits you to **Think Local First!**

Source: www.sustainableconnections.org

Earl Bricker, community and economic development

Thomas

With the many debates, such as health care reform, currently before our federal legislature, you may be interested in bookmarking the following website provided *in the Spirit of Thomas Jefferson as a service of the Library of Congress*—<http://thomas.loc.gov>.



This federal website includes links to a wealth of information.

Some links include:

- Historical documents (Declaration of Independence, Bill of Rights, etc.)
- Daily proceeding of the House and Senate
- Role call votes to see how your senator or representative voted on a specific bill
- Pending legislation and at what stage it is at and what action has been taken
- Links to the executive and judicial branches of government
- Links to each state's official website
- And much more . . .

Judy Taylor, youth development

Time to Rebalance Your Investments?

Most investors have their money divided between stocks, bonds and cash. If you have a plan for how you invest, that plan probably gives a target asset allocation—the percent of your investments you want in each of those asset classes. Your target asset allocation may use more specific categories, providing percentages for stock in large US companies (large cap), small US companies (small cap), foreign stocks and others. Many investors own mutual funds in these categories rather than owning individual stocks or individual bonds.

The market turmoil of the past year may have significantly changed your asset allocation. Rebalancing is the process of bringing that allocation back to your target percentages. Many people rebalance on a schedule, say, once a year. Others use a trigger point, such as your allocation varying by 5percent or more from your target. Unless you have already taken steps to manage your asset allocation over the past year, it is very likely that the drop in stock prices has thrown your asset allocation off by at least 5percent.

How should you go about rebalancing? You can do it all at once, or bit-by-bit over a period of time. You could sell investments in the asset class you now own too much of (probably bonds or cash), and use the proceeds to purchase more of what's lost value (stocks). Or, you could direct new money, such as contributions to your employer retirement plan, into underweighted asset classes. Retirees who are taking distributions from retirement plans could take those distributions from asset classes that are over-weighted.

You could use interest, dividends or capital gains to make new investments in the asset class you need to build up. This is the slowest approach, but it may be especially appealing if your investments are in a taxable account and selling would leave you with a taxable gain.

Taxes and transaction costs are two factors to consider before taking action.

Income taxes: You can buy and sell investments within a retirement account without tax consequences, but if you sell an investment at a profit that's in a taxable account, you will have either a taxable gain to report on your income taxes or a loss that you can use to offset other gains or, with certain limitations, regular income. See IRS Publication 550, Investment Income and Expenses (www.irs.gov/pub/irs-pdf/p550.pdf).


Transaction costs: For certain types of investments, there are fees for purchases or sales or penalties for taking money out or closing accounts. Examples include:


- Commissions or broker fees for buying or selling stocks and bonds. Costs may be lower if you rebalance all at once, in a single transaction, rather than a series of smaller transactions spread over a period of time.
- Loads for purchasing certain mutual funds (A shares), or back-end loads for selling them before a certain number of years have passed (B shares).
- Surrender charges for taking money out of annuities before a certain number of years have passed.
- Early withdrawal penalty taxes for taking money out of retirement accounts before age 59½. See *Rules for Taking Distributions from Tax-Deferred Retirement Plans* at www.ace.uiuc.edu/cfe/retirement/takingdistributions2007.PDF.
- Frequent-trading fees: Some retirement plans impose fees on investors who exceed the allowed number of transfers. Certain mutual funds assess a charge if you transfer money out too quickly. Check your plan documents or mutual fund prospectus.

Rebalancing may well improve your investment returns over time, since it forces you to sell investments that have risen in value and purchase more in asset classes that have dropped. In a rising market, it will also protect you from taking on more risk than you intended. Rapidly rising stock prices can dramatically increase the proportion of your portfolio invested in stocks, making your portfolio more aggressive than your target allocation. For more information about investments and retirement planning, visit *Plan Well—Retire Well, Your How-to-Guide* at www.RetireWell.uiuc.edu.

Karen Chan, consumer and family economics

Money Tip

 Sixty-six percent of all grocery purchases are impulse purchases. Shopping with a list can save you money every time you go to the store.

 Make it a habit to save money you receive unexpectedly—such as bonuses, gifts or salary increases—to reduce your debt or increase your savings. Over your lifetime, this will make a major difference in your overall net worth.

Working Families is provided for you by your local University of Illinois Extension office.

The newsletter is jointly produced by the following Extension educators:

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| Karen Chan | Consumer and Family Economics |
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