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EQUAL OPPORTUNITY/
ADA INSTITUTIONS

Strategies to survive morning & evening rush

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Are your mornings filled with stress from rushing around to get yourself and others ready for the work and school day? When you return home in the evening, does this cycle of pressure begin again as you try to meet everyone's needs? Reduce the stress of these transition times by planning and preparing ahead.

Transitions are times of change. Often during these times our bodies are at the right place at the right time, but our minds have not made the transition yet and are still trying to catch up. Here are some tips for handling those critical morning and evening hours:

- **Go to bed earlier.**
Begin by going to bed five to 10 minutes earlier, then add the same amount of time to the next week and so on. In just a few weeks, you will be going to bed 30 minutes to an hour earlier. By increasing the time gradually, your body will adjust and make it easier for you to rise at an earlier time.
- **Place all items you need for work or school in one place.**
The best place to keep items—such as briefcases, school backpacks, important papers, and letters to be mailed—is near the door where you exit each morning. Keep a petty cash fund handy in this area for all those times when money is needed for school, a parking meter, work, etc.



Add time to your morning preparation so you can prevent rushing, pressure and confusion.

- **Get the entire family involved.**
Make it everyone's responsibility to have hassle-free mornings and evenings. Each family member can be responsible for a task or tasks that help everyone have smooth transitions. If mature enough, have children prepare their own lunches. A younger child can set the breakfast table the night before. Sharing tasks teaches children a sense of responsibility and gives them a sense of belonging. Couples can negotiate duties and even alternate them every other week.
- **Choose clothing for the next day.**
Make dressing in the morning hassle-free by laying out clothes, accessories and shoes the night before. Help children choose two sets of clothing the night before so that they have a choice in the morning. This can prevent the hassle of going through their entire wardrobe before they settle on something.

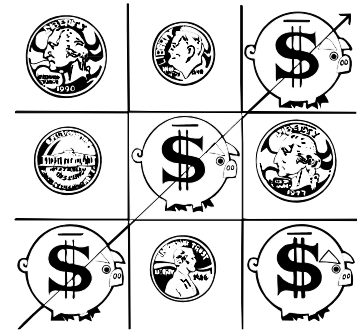
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Proactive finances: Taking control of your financial life

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Things happen in life that you can't control. How will you deal with unexpected financial events? What measures do you have in place to ensure that you and your family are protected? Taking control of your financial life means being proactive.

One proactive measure is to have an **emergency fund**. You never know when your car will break down, when you'll have a medical emergency, when someone in the family will lose a job, or when legal issues may arise. Any one of these events can lead to a major financial setback if you do not have an emergency fund to cushion the blow. A reasonable goal is to save at least three months of expenses, and if possible, as many as six months. It takes time, but the sooner you start, the more you will have for the next emergency.

Maintaining **good credit** is an extremely important proactive measure as credit, if used wisely, allows for the building of assets and the accumulation of wealth. The better your credit, the cheaper it is to borrow money. In addition to having joint credit with a spouse, it is also wise to have your own individual good credit, as many people will be on their own at some point during their lives.

To keep your good credit, always pay on time and in full, or at least more than the minimum, and keep your debt load to 20 percent or less of your after-tax income (not including a mortgage payment). Also, to protect your credit, check your credit report once a year, if not more, for

errors on your report or the possibility of identity theft. Protect your Social Security number, and shred pre-approved credit card offers and all documents that contain personal information or account numbers before throwing them away.

Proactive measures also include having appropriate types and the right amounts of **insurance coverage**. Disability income insurance provides protection against the loss of income that may result when a person can't work due to illness or injury. Without insurance protection, a disability of even six or nine months can lead to the loss of hard-earned assets such as a home.

Disability income insurance should be considered a supplement, not a total replacement, for household income needs. Consider your total financial protection plan and look at tax consequences, as well as the other forms of income you may already have available should a disability occur. Social Security may provide some protection for disability, but it can be very hard to access.

If you have a spouse, children, or a family member who relies on you for financial support, then you probably have a need for life insurance. For most of us, our assets would be insufficient to meet these financial obligations for a number of years. Term insurance is the cheapest way to obtain death benefit insurance coverage to help replace needed income. Make sure you have enough life insurance protection before you consider spending more on a policy such as whole life or universal life that has an investment or savings option.

An **estate plan** is also a proactive financial measure. If you do not have your own written plan for what happens to your children, money or possessions, or yourself, and something happens to you, the state has a plan for you, but you might not like the results. Documents that are part of an estate plan include an up-to-date will and/or trust with provisions for guardians or assets of under-aged children. Also included is a power of attorney for financial matters, a healthcare directive, and power of attorney for healthcare should you become incapacitated and unable to make your own decisions. It is wise to evaluate the effects of joint ownership. Also make sure the beneficiaries you have designated on insurance, retirement plans or other assets are up to date.

Be proactive about planning your own retirement. If you are part of a couple, plan for your retirement as a couple, as well as your retirement as an individual. Make sure you and your spouse are fully participating in any retirement plans through your employer. If you do not have a savings plan available through an employer, contribute to the full extent in an Individual Retirement Account (IRA) each year. Expect your living expenses in retirement to be 90 percent to 100 percent of your peak income. Use financial calculators on the Internet to determine if you are on track to meet your retirement goals, or if you may need to re-evaluate when or how you retire.

Healthy eating, exercise can reduce type 2 diabetes risk

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More than 15 million Americans have diabetes, and up to one third may not know it. One in 15 people lives with diabetes, up from 1 in 20 just five years ago. Nearly as many people suffer from impaired glucose tolerance, a condition that frequently progresses to diabetes. Rates among children are also up.

Diabetes is a disease in which the body doesn't make enough insulin or can't use its own insulin as well as it should. This causes sugars to build up in the body.

People with diabetes are at higher risk of developing major health complications, including coronary heart disease, hypertension, kidney disease, cataracts and retina damage leading to blindness. These health complications can be prevented or delayed by reducing high blood sugar, reducing high blood pressure, and reducing high cholesterol.

Type 2 diabetes in children, as in adults, is closely linked to obesity, a sedentary lifestyle, and a family history of diabetes. The prevalence of obesity has nearly tripled in adolescence in the past 20 years. According to the *Surgeon General's Call to Action to Prevent and Decrease Overweight and Obesity*, 13 percent of children (6-11 years old) and 14 percent of adolescents (12-19 years old) were overweight in 1999. Overweight children are at increased risk of type 2 diabetes during childhood and later life. In adults, the Centers for Disease Control found a 61 percent increase in the percentage of Americans who were obese in 2000 as compared to 1990, and a 49 percent increase between 1990 and 2000 in the percentage

of Americans who have diabetes. In addition, 27.3 percent of Americans did not engage in any physical activity during the 1990s, and only about a fourth of Americans ate the recommended five or more servings of fruits and vegetables a day.

Studies show that healthy eating and regular physical activity can actually prevent or delay the onset of type 2 diabetes even in people who are at high risk of developing diabetes.

According to the National Institutes of Health:

“People with pre-diabetes [higher than normal blood glucose levels, but not yet diabetes] can prevent the development of type 2 diabetes by making changes in their diet and increasing their level of physical activity. They may even be able to return their blood glucose levels to the normal range. In the Diabetes Prevention Program, diet and exercise worked better than medications in delaying the development of diabetes. Just 30 minutes a day of moderate physical activity, coupled with a 5-10 percent reduction in body weight, produced a 58 percent reduction in diabetes. If you have pre-diabetes, you only need to lose a modest amount of weight — for example, 10 to 15 pounds for a 200-pound person — to prevent type 2 diabetes. You can do it by building up to 30 minutes of physical activity a day 5 days a week and following a low-calorie, low-fat eating plan.”

Exercise helps in a lot of ways:

- It helps you deal with stress.
- It lowers your blood sugar, blood pressure and cholesterol.
- It uses up extra sugar in your blood and helps your own insulin work better.
- It makes your heart and bones strong.
- It helps blood flow and tones muscles.
- It keeps your body and your joints flexible.

People with diabetes can enjoy a long and productive life if they:

- Follow a good diet.
- Exercise regularly.
- Follow good health care practices.

The basic diet recommended for people with diabetes is the same low-fat, high-fiber, calorie-controlled diet that is recommended for all Americans. For people with diabetes, however, it is important to eat meals and snacks on a regular schedule to prevent large swings in blood glucose levels that may result in insulin reactions.

Sources:

“The Many Faces of Diabetes,” Colorado State University Cooperative Extension; American Diabetes Association; and National Institutes of Health.

For additional information, contact: American Diabetes Association. <http://www.diabetes.org>
National Diabetes Education Program. <http://www.ndep.nih.gov/diabetes/diabetes.htm>

Strategies to survive morning & evening rush

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- **Wake up at least 1 to 1-1/2 hours prior to leaving for work.**

A few minutes added to your morning preparation time can prevent frenzied dressing, no breakfast and forgetting tasks that need to be done before leaving.



- **Take time for breakfast.** Sit down as a family for 15 minutes and eat a wholesome breakfast. This provides a good nutritional and emotional start to the day.
- **Use commuting time to transition or relax.**

The time it takes to get from work to home can be very helpful in making the evening transition. Use this time to finish thinking about work and get mentally organized for responsibilities at home. Another option is to use commuting time for a pleasant activity such as listening to music or reading a book.

- **Change clothes when you get home.**

A different set of clothes can make you feel like you're finally home. Work and home often require different roles and behaviors. Being dressed for the task at hand makes the transition complete.

- **Have quick snacks available.**

A nutritious snack will help relieve family members' hunger and allow extra time to prepare a nutritious meal.

Source: Adapted from *Balancing Work and Family*, Iowa State University Extension.

Other University of Missouri Extension Web Resources

<http://missourifamilies.org/>
Learning opportunities for families. (Topics: adults, children, divorce, aging, developmental disabilities, health, coping with disaster, money matters, food & fitness, food safety, housing, material matters)

<http://outreach.missouri.edu/parentlink/>
Helps parents provide safe, healthy and nurturing environments for their children.

<http://missourifamilies.org/mosaves/>
Helps individuals and families save and build wealth.

<http://extension.missouri.edu/extensioninphonet/>
Read or listen to practical advice from Extension experts on family and consumer sciences, youth development, horticulture, agriculture and business.

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