



March, 2008

Dear Risk Reducer:

Sam Beattie, assistant professor of food science and human nutrition at Iowa State University, says a large recall of beef from the federal school lunch program announced February 17th should not be a cause for major concern. Beattie said there is a remote possibility (and in this case exceptionally remote) that consumption of the beef will result in illness. This specific issue is Bovine Spongiform Encephalopathy (BSE), “The beef supply is safe and of all concerns BSE should be very, very low on the list,” he said.

The specific issue is that some slaughtered cattle did not receive a proper inspection. The law specifically states that animals that become non-ambulatory after passing pre-slaughter inspection must be evaluated by a Food Safety Inspection Service (FSIS) veterinarian. The processing facility did not contact the FSIS veterinarian when these animals became unable to walk after they had passed pre-slaughter inspection. Because of the remote possibility of BSE in cattle that are unable to walk to slaughter, these animals are prohibited from the food supply. To date, more than 750,000 high risk animals have been tested with only two positives. The incidence of BSE is very low in the United States because of several important interlocking control measures. Beattie pointed out that the animals that are part of the recall passed one of these controls – pre-slaughter inspection. For answers to further questions, Beattie may be contacted at 1-515-294-3357.

Written by: Barbara Anderson, Family Nutrition and Health Specialist, ISU Extension. Provided by: Paulelda Gilbert, serving Hamilton, Humboldt, Greene, Wright, Tama, Marshall, Hardin and Webster Counties.

Spicy Chicken

Here is a quick, simple recipe that adds vegetables to the main dish:

4 skinless chicken halves (about 1 pound)
½ cup bottled salsa

Coat baking dish lightly with nonstick spray. Place chicken in baking dish, pour salsa over chicken. Cover tightly and bake at 400 degrees F. for 20 minutes. Chicken is done when a meat thermometer in the chicken reaches 165 degrees F. Serve with a tossed salad or vegetables.

Planning Food Pyramid Meals

Nancy Clark, Iowa State University Extension Nutrition and Health Field Specialist, shares these thoughts about planning “Pyramid” meals. MyPyramid is a useful tool to help you plan meals and snacks to meet your daily nutritional needs. No one food group is more important than any other. Healthy meal planning requires a balance of foods from each group. One-half of your plate should be fruits and vegetables (5-9 serving a day).

- One-fourth should be whole grain.
- One-fourth or less should be lean meat or protein.
- Include *low* fat dairy products (2-3 cups of milk each day).
- Use less saturated and trans fat and more plant oils like olive or canola oil.
- Cut out or back on sweetened drinks and soda.
- And don’t forget to walk or exercise everyday (30 minutes most days)!

For more information about MyPyramid, eating and physical activity visit: <http://www.MyPyramid.gov> or your local county Extension office.



We Get Questions

I have heard that fruit flies come from bananas. Someone also told me, that the flies come from your plumbing. Who is right? How do you eliminate the problem?

Dr. Sam Beattie, Food Safety Specialist, Iowa State University Extension, shares the following:

Both are true. Fruit flies are harbored in plumbing and on fruit. The key is rapid turnover of the fruit, using sound fruit, and keeping your pipes flushed with water and occasionally about 1 teaspoon of bleach in a quart of water. The drain that is most likely to be infested is the drain board side, not the wash side. Keeping this clean will reduce the potential for an infestation.

Energy Drinks

US consumers downed more than 260 gallons of “energy drinks” in 2006, a 47% increase over the previous year – more than 3 quarts per capita. Source: Tufts University, Health & Nutrition letter, February, 2008.

Weight-Loss Products – No. 1 type of Consumer Fraud in the U.S.

According to a new report by the Federal Trade Commission about 5 million Americans fall for weight-loss scams each year, some of them buying more than one item. The products include dietary supplements, nonprescription drugs, skin patches, creams, wraps, and even earrings (yes, there are earrings that are supposed to suppress appetite). The marketers typically promise substantial, rapid, no-effort weight loss without dieting or exercise – guaranteed. The only thing you’re guaranteed to lose is your money.

Antioxidants In Fruits

According to the Journal of Agricultural and Food Chemistry report, wild blueberries scored the highest in antioxidants, followed in order by cranberries, apples, red grapes and green grapes.

Go Green on St. Patrick’s Day

Green fruits and vegetables contain many health-promoting phytochemicals including lutein and indoles. They help protect against certain cancers and help maintain vision health and strong bones and teeth.

Some “**green**” ideas for St. Patrick’s Day (or any day) include:

Eat a tossed **lettuce** salad. Add extra green with **green peppers** if you like!

Corned beef with cabbage is a natural for St. Patrick’s!

Include some **kiwi** fruit in your fruit salad

Add some frozen **peas** into a soup

Add **avocado** slices to salads and sandwiches

Enjoy your favorite dip in combination with **broccoli** florets and other vegetables

And don’t forget – **spinach** noodles, **asparagus**, or **mixed green** vegetables with mushrooms

Healthy Potato Properties

Potatoes eaten with their skin are high in potassium, which along with low sodium, may reduce the risk of high blood pressure and stroke. And don’t forget the fiber, also found primarily in the skin. Potatoes contain vitamin C, needed for healthy bones, muscles, and blood vessels and vitamin B6 required for red blood cell production and proper nerve function. Just a reminder, when you prepare potatoes, look for low-fat options and remember a 5.3 ounce potato is one serving.

Money for Life

March 2008

Dear Readers,

What is a reverse mortgage and is it right for you? A reverse mortgage is an arrangement in which a homeowner can borrow against the equity in his/her home and receives regular monthly tax-free payments from the lender. It is also commonly referred to as a home equity conversion mortgage.



These mortgages became popular as more people reached retirement age. Often the mortgages are used as a way for people to remain in their home and tap into their equity at the same time.

Reverse mortgages can be a convenient finance option for many seniors who would like to remain in their current home instead of selling it but be careful of lenders who advertise the loans as no-risk or no “downside”. These loans are expensive and often carry upfront fees of 5-6% on the home’s value... in **addition** to the interest you will pay on the loan. These costs are very similar to selling costs and it might be a better to sell the home now and move to a smaller more manageable living arrangement.

Advantages of a Reverse Mortgage

- The main advantage of reverse mortgages is that they are an extremely flexible financial planning product with few restrictions on how you receive and use the money and unlike a home equity loan, with a reverse home mortgage your home can not be taken from you. If you default on a home equity loan, you could lose your home.
- With a reverse mortgage loan lenders have no claim on your income or other assets and you will never owe more than your home's value at the time the loan is repaid, even if the reverse

mortgage lenders have paid you more money than the value of the home.

- The money borrowed with a reverse mortgage is typically tax free, since it’s a loan when the homeowner receives the funds, as either additional fixed income or a lump sum.
- There are very few restrictions how you use the funds received from a reverse mortgage. With a home equity loan the funds are used to upgrade the property, such as a kitchen update, or an addition. With a reverse mortgage you can use the funds to travel, get a hearing aid, purchase long term care insurance, or pay for your children’s college education.
- Payment options for these loans are also very flexible. You can receive the loan money in the form of a lump sum, an annuity, a credit line or some combination of the above.
- Some reverse home mortgages are federally insured - these are known as HUD's HECM FHA insured Home Equity Conversion Mortgages (HECM) reverse mortgages. With these, even if the reverse mortgage lenders default, you'll still receive your payments.

Disadvantages of a Reverse Mortgage

- Be careful with these loans if you are currently or will be eligible to receive low-income assistance from the Federal or State government (like Medicaid). The income from a reverse mortgage may disqualify you from that assistance. (NOTE: Social Security and Medicare are not impacted by a Reverse Mortgage.)

- If you are planning to move in the near future then a reverse mortgage may not be the best choice for you. A reverse home mortgage loan is due if your home is no longer your primary residence and the up front closing costs are typically higher than other loans.
- Many people do not choose a reverse mortgage as a retirement option because they want to be sure their home goes to their heirs. A reverse mortgage will decrease your home equity - affecting your estate. However, you can still leave your home to your heirs and they will have the option of keeping the home and refinancing or paying off the mortgage or selling the home if the home is worth more than the amount owed on it.

The best way to evaluate a reverse mortgage is to compare it to selling your home and using the proceeds to buy or rent a new home.

- Do you know how much cash you could get by selling your home?
- Do you know how much it would cost you to buy (and maintain) or rent a new home?
- Have you considered buying a less costly home, renting an apartment, or moving into assisted living or other alternative housing?
- Have you estimated the savings on home repair if you selected alternative housing?

Questions to Ask Before Considering a Reverse Mortgage

1. **Do you really need a reverse mortgage?** How do plan to use the money from a reverse mortgage? If you want to take a dream vacation, a reverse mortgage is a very expensive way to pay for it.
2. **Is a reverse mortgage your most affordable choice?** These loans are very expensive, and the amount you owe grows larger every month. The younger you are when you take out a reverse mortgage, the more the compound interest will grow, and the more you will owe.

3. **Can you afford to start using up your home equity now?** The more you use now, the less you will have later when you may need it more, for example, to pay for future emergencies, health care needs, or everyday living expenses. You may also need your equity to pay for future home repairs or a move to assisted living.
4. **Do you have less costly options?** Do you have other financial resources that you could use instead of taking out a loan? If you don't, and if you could easily make the monthly repayments on a home equity loan or home equity line-of-credit, these alternatives are much less costly than a reverse mortgage.
5. **Do you fully understand how these loans work?** Reverse mortgages are quite different from any other loans, and the risks to borrowers are unique. Before considering one, you need to do your homework carefully and thoroughly.

If you are considering a reverse mortgage be sure to contact the AARP Foundation's Reverse Mortgage Education Project (*800-209-8085; aarp.org/revmort*). When choosing a lender, stick with specialists affiliated with the National Reverse Mortgage Lenders Association (*reversemortgage.org*).

Newsletter contact information:

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Ready, Set, Retire!

FREE workshops focused on pre-retirement planning for those 50 +

Saturday, April 5, 2008

9 a.m. to noon

Voc-Tech Building, 1st Floor
Iowa Central Community College Fort Dodge

Sponsored by:

Elderbridge Agency on Aging,
Iowa State University Extension,
Iowa Central Community College

No pre-registration necessary

For information, contact: Elderbridge at 955-5244 or 800-543-3280 or
Webster County Extension at 576-2119

9:00 – 9:50 a.m.	10:00 – 10:50 a.m.	11:00 – 11:50 a.m.
Understanding Medicare and Medicare Supplement Insurance Policies Shelley Kopp & Ron Newsum SHIIP Volunteers	Medicare and Medicare Supplement Insurance (repeated session)	“Welcome to Retirement” A Simulation of Retirement Expenses Barb Wollan, ISU Extension
Strategies for Late Savers Barb Wollan, ISU Extension	Planning for the Long Haul: Long Term Care Insurance and Paying for Nursing Home Expenses Scott Hartsook, Iowa Legal Aid	Putting Your Legal Affairs in Order Scott Hartsook, Iowa Legal Aid
Second Career: Starting Your Own Business Lisa Shimkat, Small Business Development Ctr	Investing During Retirement Susan Ahlers Leman, First American Wealth Mgmt Grp	Investing During Retirement (repeated session)
Social Security: The Most Frequently Asked Questions Ray Powell, Social Security Administration	Social Security (repeated session)	Social Security (repeated session)

Refreshments available beginning 8:30 a.m.
Our thanks to Susan Ahlers Leman, First American Wealth Manager

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Just in Time Parenting: Finding reliable parenting information on the Internet just got easier! eXtension is pleased to announce the launch of its newest online resource, Just in Time Parenting (JITP). The content highlights information and strategies identified by researchers as those most crucial to helping children thrive – promoting healthy growth and development, preparing children for school success, reinforcing positive parenting behaviors and affirming healthy interpersonal and family relationships. To check out the JITP site, go to www.extension.org and choose Parenting.

ISU Extension's Nutrition Education Program: This program helps parents provide nutritious food for their families, leading to healthy children and strong families. The program targets pregnant teens and limited-income families with young children. Program staff meet with participants one-on-one and in small groups. Research-based educational materials are used to help families learn how to stretch their food dollars and make healthy food choices. Families strengthen communication, decision-making, and problem-solving skills. These life skills help participants obtain employment and nurture family relationships. ISU Extension nutrition education classes are free. The only cost to participants is the time and effort they spend to invest in themselves and their families. For more information, call Ivy Carnelley at 515-576-2119 or by e-mail carnelle@iastate.edu.

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