



Dear Risk Reducer:

Burgers are always welcome at any gathering, especially when you offer a “Mini Burger Buffet”. Begin with a basic mini burger mix of lean ground beef, garlic, salt and pepper, and add one* of the flavor variations, Smoky BBQ Cheddar or Taco.

Basic Mini Burgers – Makes 12

- 1-1/2 pounds ground beef
- 1 large clove garlic, finely chopped
- ½ teaspoon salt
- ¼ teaspoon pepper

Combine the basic mini burger mix in medium bowl, adding flavor variation. Mix lightly, but thoroughly and shape into twelve ½” thick mini patties. Grill, covered 8 to 10 minutes, 160°F. Turning once.

***Smoky BBQ Cheddar**

Add 1 cup shredded cheese. Halfway through grilling, baste patties with ¼ c. BBQ sauce. Place burgers on bottoms of 12 split small dinner rolls (choose whole wheat). Top with ¾ cup prepared coleslaw. Close sandwiches.

***Taco**

Add 1 package (1.25 ounces) taco seasoning mix to burger mix. Grill burgers. Cut burgers in half and place both halves in each of 12 taco shells. Top evenly with shredded lettuce, chopped tomato, shredded Cheddar cheese or Mexican cheese blend, prepared salsa and ½ cup dairy sour cream and 2 teaspoons fresh lime juice, as desired. Enjoy!!

Healthily Yours, Written by: Barbara Anderson,
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Hepatitis A - Be Aware

An individual can become infected with Hepatitis A if they consume water or foods contaminated with the feces of infected persons. Good personal hygiene and proper sanitation can help prevent Hepatitis A. Whenever you are handling food for yourself or for others, always: Wash your hands with warm water and soap for 20 seconds before and after handling food and always after using the bathroom, changing diapers and handling pets.



We Get Questions

When I purchase produce from the farmers' market what is the best way to wash the produce?

Most produce does not need to be washed until it is ready to be prepared to eat. Washing produce thoroughly with running water is the best way to remove dirt and germs.

- For vegetable such as lettuce or cabbage, remove and discard the outer leaves before rubbing gently under running water to loose any dirt.
- Fruits and vegetables that have firm surfaces, such as melons, potatoes and carrots should be scrubbed. Wash all produce even if the skins will not be consumed. Dirt and germs on the surface can be passed to the flesh when the fruit or vegetable is cut.
- Do not use soap to wash fruit or vegetables. Soap residues can remain on the produce and can be absorbed.

Eat Green

Eat broccoli, kale, okra and turnip greens regularly for a great vitamin and calcium boost.

Check Out These Publications

How to Check Flood-damaged Food N-3192.
Fresh Vegetable Buying Guide PM 2034
Preserve Food Safely N3332
Canning and Freezing Tomatoes PM 638
Canning Fruits PM 1043
Canning Vegetables PM 1044
Planting and Harvesting PM 534
Freezing Fruits and Vegetables PM 1045
Making Fruit Spread PM 1366
Making Pickled Products PM 1368

*Available on line at www.extension.iastate.edu/store/ or check at your local county extension office.

Food Stand Operations - What You Need to Know

Food stands are an important part of many community celebrations and athletic events. Selling a variety of food and beverages can be an effective fundraising activity – but ONLY if no one gets sick. Organizers and workers need to be aware of certain regulations and consider several questions BEFORE the event, such as:

What permits are required? Are there any types of food stands that do not require permits?
What about bake sales?
What are potentially hazardous foods?
What types of food should not be sold?
What are some worker health and hygiene issues?
Where can I get more information?

Stop by your local county extension office and ask for a copy of N3285 or *download a copy on line.



Calcium-Fortified Snacks

Add orange juice to yogurt and fruit in a blender to make a smoothie high in calcium and flavor.

You can also freeze calcium-fortified orange juice in Popsicle molds for a delicious frozen snack.



Strawberries – Just the Facts

Strawberries are one of the first fruits to ripen in the spring

- The seeds of the strawberry are really the fruit while the red fleshy part is the receptacle that holds the parts of the flower together
- On the average, there are 200 tiny seeds on every strawberry
- Strawberries are the most popular berry in the United States
- Ninety-four percent of United States households consume strawberries
- Americans eat 3.4 pounds of fresh strawberries each year plus another 1.8 pounds frozen per capita.
- If the strawberries produced in California this year were laid berry to berry, they would wrap around the world 15 times.
- Strawberries are an excellent source of Vitamin C and a good source of potassium and magnesium

Healthy Helps

Take your child with you to the grocery stores. Ask them to help you pick out a “rainbow” of fruits and vegetables.

Steam your vegetables, then add low-calorie or low-fat dressings, and herbs and spices to add flavor. Breading and frying or using high-fat dressing or sauces greatly increase the calories and fat in a dish

Speed up roasting veggies on the grill by partially cooking them in the microwave – then finish up on the grill.

Take your favorite lasagna recipe and try adding different combinations of your favorite vegetable between the layers: mushrooms, spinach, broccoli, carrots, zucchini, onions or eggplant. Be creative!!!

Money for Life - May 2008

Dear Readers,

Getting through tough times means making changes in spending habits. Studies have found that families who quickly make changes in their spending habits realize the greatest satisfaction while those who delay changes felt out of control. This is the time to re-evaluate your family's priorities and to eliminate waste.

COMMUNICATION

It is important to remain positive and remember that you are still in control of your financial situation, if you plan carefully. Because spending decisions affect the whole family, you need to communicate with the whole family and analyze what is most important when deciding on a plan of action. By communicating with your creditors, you can work with them to make adjustments. You must be prepared to change your standard of living, at least for a while, so you do not have to give up essentials. What must the family have in the next week, the next month, or the next two months? Communication also includes listening. Remember your whole family probably is upset. Active listening includes giving full attention to understanding the feelings of another person.

DETERMINE WHERE TO CUT

To balance your budget and reduce spending, you have to know exactly how much money you have coming in and going out. Consider the following:

- Stop carrying credit cards. Pay in cash. Using a credit card to maintain current living standards is incurring high interest debt and is adding to, not resolving your problem.
- Eat at home. We spend 16% of our income on food, and more than a third of that amount is spent in restaurants, on fast food, and vending machine snacks. Eating at home or bringing your own homemade lunch or snacks is a lot cheaper.
- Conserve utilities. Turn off the lights and the television when not in use. Run the dishwasher, clothes washer and dryer with full loads and less frequently. Lower the house thermostats in the winter and use fans instead of air conditioning in the summer.
- Make lists and plan ahead. Weigh the importance of each item on your shopping list. Reduce the number of shopping trips. Look for upcoming bills such as an insurance payment due twice a year.
- Disconnect the cable. Play board games. Go to the library. Walk more.

USE SAVINGS

If cash is required, use emergency savings or take out a loan if you can get one. This will depend on your individual circumstances, but there are some disadvantages either way.

When you take money from your savings account, it will no longer earn interest. If you take out a loan, you pay interest for the privilege of using someone else's money.

Another solution might be a passbook loan. You'll lose interest on the savings account and pay interest in addition, but the total cost might be less than the interest on another type of loan. If your family decides to withdraw money from a savings account, take money from a regular account first and leave any certificates of deposit untouched. You'll lose interest on the certificates if you cash them in before they mature.

In any case, think carefully about taking on any additional debt until you get back on your feet again.

Don't be tempted to spend from your tax-deferred 401(k) retirement savings plan. If you spend that money, you will pay income taxes and a penalty if you're under age 59 1/2, and you will lose that tax shelter that allows the earnings to compound tax deferred. If you are forced to leave a job, you may receive a sizable sum from your tax-deferred 401(k). To preserve the tax deferred benefit and avoid the penalties, roll the money into an IRA. You must have your company deposit the money directly into your IRA rollover account. If you take possession of the check even for a few days, the company must withhold 20% for income tax.

BE PROACTIVE

Do not ignore bills. Immediately contact your child care provider, utilities companies, finance company, and make an appointment to explain your problem.

Creditors will work with you, if you communicate with them. Consider:

- Smaller payments for a short time until you can get back to your regular payments.
- Ask if you can do maintenance work in place of part of a rent payment.
- Look for less expense housing to rent. Be sure to include the cost of moving, deposits, hook-up fees when considering the move.

- Refinance loans for smaller payments over a longer period of time. Do realize that this will increase the overall cost for the loan.
- Talk to your lender and see if you can pay interest only for a certain period of time or postpone one or two payments.
- Come to a “forbearance agreement” which is a legal agreement that will allow you to pay a fraction of the monthly payment until you are on your feet again.

PRIORITIES

Your mortgage is your most important bill. Try to pay it first.

It is important to continue insurance coverage. There may be a grace period in making payments from 10 to 30 days. Check with your insurance company. If you allow insurance to lapse, you may not be able to renew it. Write your insurer and ask what payment options are available. It is the law that you keep liability coverage for your car. You may be able to reduce premium costs by increasing the deductible on collision and comprehensive or consider eliminating that coverage if, there is no lien.

In many life insurance policies, there is an automatic premium loan clause. It may be possible to deduct from the cash value of your policy or use your dividends to pay the premium.

In most cases, an individual has a 30-day grace period of health insurance coverage after leaving a company. You will be permitted to reapply for coverage during that time and will not be required to undergo a medical examination. Be prepared...the premiums will most likely be higher. Check with an insurance agent and human resources office immediately.

A federal law allows you to retain health care coverage for up to 18 months (and longer in some cases) while you are in employment transition. This transitional health care coverage, COBRA, allows you the same benefits that you had under your employer’s group plan. These benefits might also include drug, dental, and vision care.

If you are unable to pay taxes, contact your local county treasurer to learn about procedures used when property taxes are delinquent. Interest accumulates on unpaid taxes. If you receive notice of any actions, takes them

seriously. Unpaid taxes will result in the sale of your property through auction.

Visa and MasterCard are the most valuable references on your credit report. Pay them on time, even if you only make a minimum monthly payment.

Be sure to read your auto loan agreement because it may stipulate your car can be repossessed after you’ve missed only one payment. If your car is worth more than you owe on it, you may be able to refinance your loan with lower monthly payments. If not, your lender may agree to a temporary schedule of reduced payments.

Delinquent child support can really hurt your credit record. All child support payments of \$1000 or more owed must be reported to credit bureaus.

The IRS can be extremely tough, if you don’t pay your taxes on time. If you can’t pay, contact the IRS to arrange a payment schedule.

Medical bills are not reported to credit bureaus until they are sent to collection agencies. You can often work out a modified payment schedule with a doctor or hospital.

You can ask to defer payments on federal student loans. You will not be required to make any payments during the deferment period and no interest will accrue. You cannot qualify for deferment, if your student loan is in default.

UNEMPLOYMENT BENEFITS

Don’t be shy about applying for unemployment benefits if you have lost a job. It is insurance – NOT a handout. The program is financed by employers to pay benefits to workers who are unemployed because of conditions beyond their control. You can usually collect benefits for 26 weeks. Congress sometimes extends it to 52 weeks during times of recession.

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Home Canning Has Changed Greatly

In the 175 years since it was introduced home canning has changed greatly in the way that foods are preserved. Advances in science have helped us preserve safer, higher quality products. There have been changes in the genetics of the hybrid produce that we grow. The component that hasn't changed through the years is that the home canner needs to carefully follow current recommended procedures.

According to Paulelda Gilbert, ISU Extension Nutrition & Health Specialist, the U.S. Dept. of Agriculture completed research in early 1990's that updated food preservation knowledge and changed many home canning recommendations. However, many of the canning recipes and canner guidebooks that people may still be following were printed before 1990!

"An important factor," Gilbert says, "in keeping canned foods safe, is to know that the proper temperature for processing has been reached. Weighted gauge canners remain accurate, but dial gauge canners can lose their accuracy." Safety recommendations," she said "are to check dial gauges yearly and whenever a problem is noted, such as the needle not returning to zero or sticking during use. Weighted gauges do not need to be checked."

Webster County Extension will check pressure canner gauges on June 20th, from 10:00 a.m. till Noon at the Webster Co. Extension Office. Only the canner lid with a dial gauge is needed to do the safety check. The lid may be dropped off at an earlier date and picked up later that week. There is a \$3/lid fee for this service.



Information Fair for Seniors (55+)

Thursday, May 29, 2008

Iowa Central Community College, Fort Dodge



8:30-10:30 am	Registration (Triton Inn – receive meal ticket & exhibit browsing in the Gym & Auditorium foyers)
10:00-10:30 am	Entertainment Music (Auditorium)
10:30-10:45 am	Opening Remarks/Welcome (Auditorium)
10:45-11:30 am	Keynote Address (“The Golden Years: When the Mind Says ‘Yes’ But the Body Says No!” Featuring Dan Peterson, Entrepreneur, Educator and Humorist – Auditorium)
11:30-Noon	Lunch (Triton Inn)
12:15-3:00 pm	Breakout Sessions (Applied Science Technology Building)

Breakout Sessions presented by IUS Extension Educators include:

- **Gadgets & Gizmos – Cheryl Clark, Family Life Specialist.** Learn about simple home products that can make your life easier! From gardening gadgets to kitchen gizmos designed to save your knees & hands, you'll find out what's new & where to buy it.
- **Fun with Flowers – Yvonne Nilles, Horticulturalist.** Discover several easy ways to create beautiful, yet simple, flower arrangements. Door prizes will be awarded!
- **History of Flowers & Plants - Yvonne Nilles, Horticulturalist.** Did you know that Marie Antoinette once wore a corsage of potato flowers? Or that the original budwood of the famous 'Peace' rose actually had to be smuggled out of France during WWII to prevent it from being destroyed? Learn these & many more interesting facts and bits of historical trivia.
- **Healthy Meals in a Hurry – Paulelda Gilbert, Health & Nutrition Specialist.** Low-cost, nutritious recipes & quick-to-fix meal ideas are part of a new Extension publication called Healthy Meals in a Hurry that will be available to participants at this session for \$2.50. Recipes & suggestions for meals ready to go out of the freezer or meals that are ready in less than 30 minutes will be shared.

This Information Fair for Seniors (55+) is sponsored by the following organizations: Elderbridge Agency on Aging; Foster Grandparents; Friendship Haven; Iowa Central Community College; Iowa State University Extension; & RSVP.

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A Variety of Programs are Available in May & June

- Senior Information Fair: Offers a day of educational sessions to enhance your lifestyles as a Senior.
- ServSafe Certification Training for Food Service Workers: June 5th @ the Webster Co. Extension Office. Please call Paulelda Gilbert @ 515-576-2119 for more information.
- “Eat to Compete,” a Sports Nutrition Class of Health Teachers, PE Teachers & Coaches: On June 10th & 11th, participants in this two-day class can receive teacher licensure credits, graduate credits and coaching endorsement hours. Please call Paulelda Gilbert @ 515-576-2119 for more information by June 1st.
- Canner Gauge Testing: June 20th @ the Webster Co. Extension Office from 10:00 a.m. – Noon. You may drop off your lid anytime before then.

May is Beef Month: Did you know in the American diet:

- Beef is the number one contributor of protein, zinc and vitamin B12.
- A 3 ounce serving of lean beef contributes less than 10% of calories in a 2000-calorie diet.

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