

Dear Risk Reducer:

September is Food Safety Month – this year’s theme is “Take Action to Prevent an Allergic Reaction”. Food allergy is a growing public health concern in the U.S. Though reasons for this are poorly understood, the prevalence of food allergies and associated anaphylaxis appears to be on the rise.

Sam Beattie, Food Safety Extension Specialist at Iowa State University shares these facts and statistics:

- Peanut allergy doubled in children over a five- year period (1997-2002).
- More than 12 million Americans have food allergies. That’s one in 25, or 4 percent of the population.
- The incidence of food allergy is highest in young children – one in 17 among those under age 3.
- Eight foods account for 90 percent of all food-allergic reactions in the U.S.: milk, eggs, peanuts, tree nuts (walnuts, almonds, cashews, pistachios, and pecans), wheat, soy, fish, and shellfish.
- There is no cure for food allergies. Strict avoidance of food allergens and early recognition and management of allergic reaction to food are important measures to prevent serious health consequences.

### **Sweet Potato Soufflé**

¼ c. apple juice (100% juice)  
2 c. cooked sweet potatoes  
¼ c. unsweetened orange juice  
1 small banana  
½ tsp. cinnamon  
½ tsp. nutmeg  
2 eggs  
Non-stick vegetable spray

Mix all ingredients together in a blender. Secure lid and blend until smooth. Pour into an 8 inch square baking pan that has been sprayed with non-stick vegetable spray. Bake at 350° for 40 minutes. Serve warm or cold. Makes 6 servings.

### **Raw Milk and Pasteurization: Debunking the Milk Myths**

While pasteurization has helped provide safe, nutrient-rich milk and cheese for over 120 years, some people continue to believe that pasteurization harms milk and that raw milk is a safe healthier alternative.

Here are some common myths and proven facts about milk and pasteurization:

- Pasteurizing milk DOES NOT cause lactose intolerance and allergic reactions. Both raw milk and pasteurized milk can cause allergic reactions in people sensitive to milk proteins.
- Raw milk DOES NOT kill dangerous pathogens by itself.
- Pasteurization DOES NOT reduce milk’s nutritional value.
- Pasteurization DOES NOT mean it is safe to leave milk out of the refrigeration for an extended period of time, particularly after it has been opened.
- Pasteurization DOES kill harmful bacteria.
- Pasteurization DOES save lives.



### **Football. Fall Sports and Fluids**

Hydration is important and athletes sometimes find it easier to drink enough to meet their fluid needs if a flavored beverage is available. Adding a carbohydrate to the beverage can help maintain stamina when the sports event lasts longer than one hour. Both flavor and carbohydrates are provided by combining equal parts of juice and water, plus the cost is about half as much as a commercial sport drink. Here are two possible combinations.

#### **Slam Dunk**

1 cup cranberry juice cocktail or grape juice  
½ cup lemonade  
1-1/2 cups water

#### **Sport Refresher**

48 ounce can of Tropical Blend 100% juice (6 cups)  
3 cups cranberry juice  
9 cups water.

### **Green Ideas**

Mary Crooks, Iowa State University Extension, Family Life Field Specialist, shares these “food for thought” suggestions relating to “Thinking Green”

- The average American uses between 300 and 700 plastic bags per year
- If everyone in the United States tied their annual consumption of plastic bags together in a giant chain, the chain would reach around the Earth no once, but 760 times!
- According to the American Forest and Paper Association, in 1999 the U.S. alone used 10 billion paper grocery bags, requiring 14 million trees to be cut down.
- Plastic bags don't biodegrade, they photo-degrade, breaking down into small toxic bits contaminating soil and waterways and entering the food-chain when mistaken for zooplankton or jellyfish.

#### **Small Actions Matter**

**Use cloth bags instead disposable plastic or paper bags for your groceries.**

### **Did You Know?**

- Low-calorie diets decrease athletes' ability to perform.
- Complex and simple carbohydrates are equally effective in providing energy: however, complex carbohydrates are also packed with fiber, vitamins and minerals.
- Carbohydrate loading (70 to 80% of total calories) only benefits athletes exercising hard for more than 90 minutes.

### **Meet Aronia**

What is aronia and why are some people growing it in Iowa? Black aronia berry is a perennial deciduous shrub that is native to the eastern United States and to Iowa. It is well-adapted to Iowa and is easy to grow organically. It takes about three years to reach half production and five years to reach full production. Production in the United States is centered in western Iowa but production does not meet demand.

Medical Research has shown the aronia berries to have the following health benefits:

- Very high in antioxidants – higher than blackberries, blueberries, cranberries, elderberries, grapes, & raspberries
- Help in fighting cancer & heart disease

Aronia berries can be used in jams. Jelly, baked goods, wine, juice, syrup, cereal bars, ice cream & yogurt flavoring and in barbeque sauce.

For more information contact – Dr. Eldon Everhart, everhart@ iastate.edu

### **Marinate Safety**

Remember, if you have any leftover marinate used on raw meat it should be discarded or brought to a rolling boil for 1 minute before using on cooked meat.

Healthily Yours, Written by: Barbara Anderson,  
Family Nutrition and Health Specialist  
Iowa State University Extension  
Provided by: Paulelda Gilbert, Nutrition and Health  
Field Specialist with ISU Extension

# Money for Life

September 2008

As fall rolls around, many families shift back into a more structured routine, after the casual and spontaneous summer season. That shift often includes finances – moving back toward more careful planning if summer has led to a little carelessness. That makes fall a great time to review your financial plans for retirement – or begin making plans, if you haven't done so in the past.

**No matter what your age, *now* is the time to prepare and save for retirement.**

**Young adults** investing for the long term can make tremendous progress. A 22-year-old who invests \$2,000/year every year through age 66 will invest a total of \$90,000.

Since they're investing for the long term, they can invest more aggressively - suppose their investment earns an average annual return of 10%.

The result of \$90,000 investment? **\$1,500,000!!**

*Note: planning for a 10% rate of return may seem unrealistic these days, given the poor recent stock market performance. However, the long-term return of the stock market does stand at over 10%/year, so it is not out-of-line for a long-term investor to consider a 10% return! However, even projecting more conservatively (8%), the investor above would yield \$775,000.*

What if that young adult had waited till age 32 to start? That would mean they would invest for 35 years - a total of \$70,000.

Their result (at 10%) would be **\$596,254**. Still a valuable contribution to retirement. But when you

compare the two examples, it's clear that starting as early as possible does make a big difference.

"That's all fine," you say "but I am way past 22 and even 32." Good news: **now** is still the right time!

**Middle Age.** Suppose you're 52. You may choose less aggressive investments, since your time frame is shorter - let's estimate a 7% average annual investment return.

\$2,000/year, earning 7%, for 15 years will yield over \$50,000. That's not enough to fund your entire retirement, but it sure would be a nice chunk of extra money. If you invest it at 6% after retirement, that \$50,000 could add \$300/month to your retirement income for 30 years! Or it could be set aside for major expenses: necessities like a new roof, or luxuries like a special trip.

**Pre-Retirees.** Even if you have only 5 years till retirement, it is definitely worth saving. Suppose you save \$2,000/year, and invest more conservatively - we'll estimate a 6% return. Your result would be \$11,274. If you save \$3,000/year in those last five years, you will accumulate \$16,911. Either way, it will be extra money you'll be thankful for later on.

It's never too early and it's never too late to save for retirement!

## **Calculating Your Retirement Finances: Internet Aids to Retirement Planning**

Remember the old saying that "time is money?" It has gained a new meaning in the Internet Age, where just a few hours on your computer could help put you on the path to a more financially comfortable retirement.

Research shows that Americans who calculate their retirement needs and income are more likely to be financially prepared for retirement than those who do not.

Of course, the best place to begin any retirement calculation is by knowing what you may expect to receive from Social Security ... and then figuring how much more you will need in order to enjoy a long and comfortable retirement.

Each year, every worker age 25 and older is mailed a Social Security Statement. Read it carefully because it is a roadmap to your personal financial future. It shows how much you and your family can expect to receive from Social Security when you retire, or if you become disabled or die.

A visit to Social Security's financial planning website at [www.socialsecurity.gov/planners](http://www.socialsecurity.gov/planners) will provide you with even more information. The site provides calculators that help you find out what your social security retirement benefits might be with different retirement ages or different scenarios for future earnings amounts.

Financial advisors generally say you will need 70-110 percent of your pre-retirement earnings to maintain your pre-retirement standard of living comfortably. Under current law, if you have average earnings, your Social Security retirement benefits will replace only about 40 percent, so you will need to supplement your benefits with a pension, savings or investments.

To find out if your retirement savings are on track to meet your needs, a simple, non-commercial tool is available. The **Ballpark E\$timate of Retirement Savings Needs** ([www.choosetosave.org/ballpark/](http://www.choosetosave.org/ballpark/)) is an easy-to-use, on-line calculator that helps you quickly identify approximately how much you need to save to fund a comfortable retirement. The on-line interactive version of the Ballpark E\$timate enables users to fine-tune their projections for their own situations. Although there are many web-

based calculators for retirement savings, most are commercial and may be tied to advertising. The Ballpark E\$timate was developed by the non-profit American Savings Education Council, and is completely non-commercial.

*Note:* A two-page worksheet version of the Ballpark E\$timate is also available, in either English or Spanish, if you wish to share it with others who do not have web access. The paper version does not allow you to fine-tune your projections as well, but it is still a good starting spot. You'll find the paper (non-interactive) version at the same website.

For more information about retirement planning, check out ISU Extension's publications at <http://www.extension.iastate.edu/finances/personal/retirement/retirement.htm>

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**Life Enrichment Senior Series**  
*is*  
**Making Our Retirement Exceptional!**

Now in its third year, the Less Is More Series is designed to promote wellness and improve quality of life by helping older adults stay active and vital. Several area partners have joined forces to offer a variety of opportunities designed to enrich the lives of retired adults. There is no charge for the presentations and no pre-registration is necessary.

**Intellectual  
Wellness**

**Wednesday, October 22, 2008, 8:30-12 p.m.: Dr. Judith Crossett, M.D.,Ph.D, University of Iowa. *The Peanut Butter Sandwich of Caregiving: Caught Between Your Life and Your Loved One.*** Being a caregiver for someone with dementia is hard. Being the adult child—whether you're the primary caregiver, or supporting a parent who is filling that role--is hard, too. Hardest of all is to be that lost, frightened person who is suffering with dementia. If this is the "sandwich generation", it's a peanut butter sandwich, because you're stuck to both sides. And did we mention that it's crunchy peanut butter? There are pieces of nuttiness in dementia which increase the burden further, but we can help.

**Social  
Wellness**

**Tuesday, November 25, 2008, 2p.m. *Sharing the Spirit of Thanksgiving.*** Join us in giving thanks for the musical talents of ICCC students under the direction of Paul Bloomquist as they share musical solos and small group performances. \*\*\**Note this event takes place on a Tuesday!*  
**Wednesday, December 3, 2008, 2p.m. *Looking Back on Life as a Judge and Civic Leader.*** Enjoy *Less Is More Live!* as retired Judge Albert Habhab reflects on his service to our community in an interview with current Magistrate Bill Thatcher.

**Emotional  
Wellness**

**Wednesday, January 28, 2009, 2p.m. Dr. Reverend James Chesnutt,** former psychologist and current pastor of Epworth United Methodist Church will share insights he has gained over the years on Emotional Wellness.  
**Wednesday, February 4, 2009, 2p.m. *Join Less Is More in welcoming Dr. Leroy Berryhill*** as he shares information from many years dedicated to the mental health profession.

**Physical  
Wellness**

**Wednesday, March 4, 2009, 2p.m. *Health Maintenance Tips for Older Adults.*** Jenny Schreier, PA-C, Trimark Physicians Group, will share ways to enjoy better health by taking better care of yourself.  
**Wednesday, March 11, 2009, 2p.m. *Active at Any Age.*** Friendship Haven Wellness Director Ashley Matsen will offer tips for achieving physical wellness by staying active and involved.

**Spiritual  
Wellness**

**Wednesday, April 22, 2009, 2p.m. *A Better Community Through Spiritual Wellness.*** Reverend Madai Taylor is leading the way by influencing people to create safer neighborhoods through faith and prayer.  
**Wednesday, April 29, 2009, 2p.m. *Rev. Anita Johnson, Friendship Haven Chaplain.*** Less Is More welcomes Reverend Anita Johnson to our community and to our wellness series.

**Vocational  
Wellness**

**Wednesday, June 3, 2009 2p.m. *Time & Talents Hobby Fair.*** Finding ways to spend your time in fun and meaningful ways is an important aspect of Vocational Wellness. Plan to attend our 2009 Hobby Fair and learn how local hobby enthusiasts are enriching their vocational wellness through hobbies and leisure activities.

All programs will be held in the Celebration Center on the Friendship Haven Campus. If you have any questions or need directions to our campus, please call 573-6000 or go to [www.friendshiphaven.org](http://www.friendshiphaven.org).



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### “The Digital TV Transition”

Without great detail about why “Digital TV” will be a reality to all of us, no later than February 17, 2009. The following are your choices:

1. Connect your analog TV to a digital-to-analog converter box. You should not need a new antenna and the U.S. Government is offering (2) \$40 coupons per household. For more information about coupons, visit [www.DTV.2009.gov](http://www.DTV.2009.gov) or call 1-888-388-2009 or 1-877-530-2634 (TTY).
2. Buy a digital television (a TV with a built-in digital tuner). You **do not** need a High Definition TV (HDTV) to watch digital broadcast television.
3. Subscribe to a paid TV service.
4. Shut off the television!!

Information provided by the FCC @ DTV.gov or 1-888-CALL-FCC (voice) or 1-888-TELL-FCC (TTY).

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