

FOOD



& FITNESS

March–April, 2009

IOWA STATE UNIVERSITY

University Extension

Webster County Extension Office

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Dear Risk Reducer:

Thinking Green replaces the “wearing of the green” in March (and all the rest of the months). Smart nutrition shopping strategies can help you be a “greener” consumer at the same time they save you money. Careful planning means you will throw away less uneaten food. Buying in bulk and in larger sized containers means less packaging to throw away. This can actually be a win-win for your health and the environment.

Ditch disposables, throttle the bottle, and lug a mug. In our throwaway culture, disposable dishes and utensils are the norm. Green consumers are turning the tide with simple steps, like just saying “no” to plastic forks when getting takeout food. Millions of thrifty water drinkers are returning to tap water. Reusable water bottles and coffee cups save you money (some coffee shops give discounts if you bring your own). Reducing the amount of plastic and paper in your life also helps save our earth – every day. Reuse grocery bags – big (canvas, mesh or cloth) and small (plastic for produce) – for one of the simplest, most effective ways to go green while shopping. Many people have bags, but forget to bring them to the store. A good way to help you remember is to keep a bag in the car and don’t forget to take it into the store with you. Keep these go green tips in mind:

- Re-think before you toss it
- Re-invent it for a totally new purpose
- Re-pair it for a longer life
- Re- gift it to someone who can use it.

Healthily Yours,

Barbara Anderson, Family Nutrition and Health Specialist,
Iowa State University Extension

Provided by: Paulelda Gilbert, Nutrition Specialist serving
Tama, Marshall, Hardin, Hamilton, Wright, Greene, Humboldt and Webster Counties.

Spend Smart. Eat Smart.

Want tips for saving money on food? Visit the new ISU Extension Website –

www.extension.iastate.edu/foodsavings

Want recipe ideas? Visit the recipe of the week archive files available through this website.

www.extension.iastate.edu/healthnutrition/food.preparation/recipe_archive.htm

Check Your \$-saving skills

1. The cheapest way to get “3 a day” of dairy foods is by buying:
 - A. Cottage cheese
 - B. Whole milk
 - C. Yogurt
 - D. Skim milk
 - E. Nonfat dry milk powder
2. The most economical source of protein is:
 - A. Eggs
 - B. Ground beef
 - C. Dried beans
 - D. Canned beans
 - E. Peanut butter
 - F. Walnuts
3. Which of the following is the smart buy?
 - A. 1-pound bag of baby carrots @ \$1.19
 - B. 2-pound bag of baby carrots @ \$1.98
 - C. 2-pound bag of large carrots @ \$1.68
4. Which of the following is the smartest buy for a sack lunch?
 - A. A 4-lb. bag of apples @ \$3.89 (11 apples)
 - B. 4 pounds of apples @\$.99 per pound (8 apples)
 - C. Snack pack of fruit @ \$1.66 (4 4-ounce containers)

Check answers on the back.

Eat Smart Practice Portion Control

Cooking more than a 2 to 3-ounce portion of meat per person encourages us to eat more than we need for good health. Since meat is often the most expensive part of the meal, filling up on meat can challenge your food budget. The amount to buy for your family depends on the amount of bone or fat.

One pound serves 4 if it has no bones or fat – ground beef, stew meat, cubed steak, boneless ham, fish fillets, luncheon meat

One pound serves 3 if it has some bone and fat – pork chops, chuck roast, picnic ham, turkey parts, bone-in fish

One pound serves 2 when it has many bones or more fat – whole chickens and turkeys, spare ribs, ham hocks.

Reduce Sodium, Increase Potassium

Potassium counteracts the effect of sodium/salt on blood pressure and may decrease the risk of developing kidney stones and bone loss that occurs with age. The Dietary Reference Intake of potassium for adolescents and adults is 4,700 mg/day.

These foods provide potassium:

- Leafy green vegetables beet greens and spinach
- Fruits, such as tomatoes, prunes, bananas, peaches, apricots, cantaloupe, and honeydew
- Root vegetables (sweet potatoes, potatoes, and carrots)
- Fish (clams, halibut, yellow fin tuna, Pacific rockfish, Pacific cod, and Rainbow trout)

Potassium is also found in meat, milk and cereal products, but it is less readily available for absorption.

March is National Nutrition Month®

Eat right is the theme for National Nutrition Month®. Eating right doesn't have to be complicated. These are some suggestions:

- Make your calories count. Think nutrient-rich rather than "good" or "bad" foods. The majority of your food choices should be packed with vitamins, minerals, fiber and other nutrients.

- Focus on variety. Vary your choices within each food group. Include more dark green and orange vegetables and eat at least 3 ounces of whole grain cereals, breads, crackers, rice or pasta every day.
- Know your fats. Look for food low in saturated fats, trans fats and cholesterol to help reduce the risk of heart disease. Most of the fats you eat should be monounsaturated and polyunsaturated fats. Check the nutrition label.
- Set a goal to be physically active at least 30 minutes every day.

Special Nutrient Needs for Older Adults

Older adults need more vitamin D and Calcium to help maintain bone health. Calcium supplements should contain vitamin D.

Many people over 50 years old do not get enough vitamin B12. Fortified cereal, lean meat and some fish and sea-food are sources of vitamin B12.

More fiber-rich foods are needed to help stay regular. Choose whole grain breads and cereals and include more beans and peas.

Increasing potassium intake along with reducing sodium (salt) may lower risk of high blood pressure.

Answers to quiz on page 1:

1. d
2. c
3. c
4. a

Money for Life

March 2009

Dear Readers,

The American Recovery and Reinvestment Act of 2009 was signed into law by President Obama on February 12, 2009. Here are some of the features that may impact your spending/savings plans for 2009 and 2010:

- “Making Work Pay” Tax Credit. In 2009 and 2010 there will be a refundable tax credit of up to \$400 for individuals and \$800 for married couples. No checks will be mailed, instead new withholding tables are being sent by the IRS to employers who will decrease the federal taxes withheld from your pay check. Self-employed individuals will receive the credit when they file their tax returns for 2009 and 2010. The tax credit is phased out for individuals with adjusted gross income in excess of \$75,000 (\$150,000 for married couples filing jointly).
- Economic Recovery Payment for Social Security, SSI, Railroad Retirement, and Veterans Disability Compensation Benefits. There will be a one-time payment of \$250. If the individual has earned income their “Making Work Pay” tax credit will be reduced by an equal amount.
- Federal and State Pension retirees not eligible for Social Security will also receive a \$250 benefit, with an equal amount used to reduce any “Making Work Pay” tax credit.
- Increase in Earned Income Credit for Families with three or more children. Currently the amount of credit is 40% of the families first \$12,570 of earned income and is phased-out for working families with adjusted gross income in excess of \$16,420 (\$19,540 for married couples filing jointly) The bill will increase the earned tax credit to 45% for families with three or more children and would increase the beginning point of the phase-out range for all married couples by \$1,880.
- Increase in the Refundable Child Tax Credit. In 2009 and 2010 the floor for this 15% credit will be reduced from \$8500 to \$3000.
- Refundable First-Time Home Buyer Credit. Individuals and families who buy their first home in 2009 will receive a refundable tax credit of 10% of the home’s value up to a maximum of \$8,000. Phase-out begins at an adjusted gross income of \$75,000 (\$150,000 for married couples). Repayment is no longer required unless the home is sold during the first three years.
- “American Opportunity” Education Credit. A tax credit of up to \$2,500 of the cost of tuition and related expenses will be granted in 2009 and 2010. 40% of the credit would be refundable. The phase-out begins at \$80,000 (\$160,000 for married couples).
- Sales Tax Deduction for Vehicle Purchases. Taxpayers who purchase a new car, light truck, recreation vehicle, or motorcycle in 2009 will be able to deduct the state and local sales and excise taxes. The phase-out begins at \$125,000 (\$250,000 for married couples).
- Computers as Qualified Education Expenses in 529 Education Plans. Funds withdrawn from 529 plans are not taxed if they are used to purchase computers or computer technology for college students.
- Alternative Minimum Tax Floor Extended into 2009. Individuals with incomes of \$46,700 and married couples with incomes of \$70,950 will be exempt from the tax.

- Energy Tax Credits. 30% of the cost up to a maximum of \$1,500 in credits in 2009 and 2010 will be granted for new windows, doors, furnace or air conditioning units used to improve the energy efficiency of a home.
- Plug-in Electric Drive Vehicle Credit. The base amount of the credit for placing an electric car in service is \$2,500 with increases for additional kilowatt hours of capacity.



No one wants to face unemployment, but several of the provisions in the bill will improve benefits for individuals:

- Unemployment Benefits Suspended from Taxation. In 2009 the first \$2,400 of unemployment compensation is exempt from federal taxation.
- Premium Subsidies for Cobra. Workers who are involuntarily terminated between September 1, 2008 and December 31, 2009 will

only have to pay 35% of the cost of continued health care coverage.

- Increase in Unemployment Compensation Benefits. Weekly unemployment benefits will increase \$25 through 2009.
- Extension of Emergency Unemployment Compensation. Workers who have exhausted their benefits will be granted an additional 33 weeks of benefits.

There are many other provisions of the bill that fund programs that aid families. If you or others have been denied assistance, revisit the organizations to see if regulations or services have changed.

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Ready, Set, Retire!

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

Saturday, March 21, 2009
9 a.m. to noon

Applied Science & Technology Bldg, 1st Floor
(formerly the Voc-Tech Building)
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.
Putting Your Legal Affairs in Order Attorney, Iowa Legal Aid	Medicaid Eligibility for Nursing Home Care—How does it work? Attorney, Iowa Legal Aid	“Welcome to Retirement” A Simulation of Retirement Expenses Barb Wollan, ISU Extension
Understanding Medicare & Medicare Supplement Insurance Policies SHIIP Volunteers from TRMC	Medicare & Medicare Supplement Insurance (repeated session)	Caring for Your Aging Parents??? Barb Erickson, Elderbridge Area Agency on Aging
Strategies for Late Savers Barb Wollan, ISU Extension	When Do I Retire? How Should I Invest When I Do? Susan Ahlers Leman, First American Wealth Management Group	Investing (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 at 8:30 a.m.

Our thanks to Susan Ahlers Leman, First American Wealth management Group

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“Did You Know?”

- Fewer than half of U.S. families now include a child living at home.
- The proportion of families with a child under age 18 peaked at 57 percent in the early 1960’s; is has now dropped to 46 percent.
- Childhood poverty increased in 2007, with a full 18 percent of children under 18 living in households with income below the poverty line.
- Just over half of men and women over 18 are married and living with their spouse.
- Family structures have changed significantly for Blacks; only 33 percent of Black men and women over 18 were living with a spouse.

Information provided by: Statistics from the Census Bureau—2008 Current Population Survey.

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