

# Women In Denim

CREATED BY ISU  
EXTENSION

IOWA STATE UNIVERSITY EXTENSION

SPRING 2006

Bev Peters, Director  
Franklin County Extension  
3 First Ave. NW  
Hampton, IA 50441  
641-456-4811

Carol Peterson, Director  
Winnebago County Extension  
PO Box 47  
Thompson, IA 50478  
641-584-2261

Teresa Wiemerslage, Director  
Allamakee County Extension  
Waukon, IA 52172  
563-568-6345

Brenda Ranum, Director  
Winnechick County Extension  
911 South Mill  
Decorah, IA 52101  
563-382-2949

Nancy Everman, Director  
Dubuque County Extension  
14858 West Ridge Lane, Suite 2  
Dubuque, IA 52003-7100  
563-583-6496

Brenda Schmitt, Director  
Fayette County Extension  
112 North Main  
Charles City, IA 50616  
641-228-1453

## INSIDE THIS ISSUE:

Child Care That Works	2
Health and Disability Insurance	2
ISU Extension - On Line For You	2
Keeping Your Stress Account in the Black	3
Horticulture and Gardening	3
Working Families: Making the Transition at Home	3

## A Newsletter For Women In Agriculture

Each year, an estimated 300 people under age 19 die and approximately 24,000 (65 per day) are seriously hurt on our nation's farms. The rate of death is higher in agriculture than in mining, construction, or the timber industry; and children who live on farms may be exposed to dangers 24 hours a day. In Iowa, at least one out of every eight farm injuries is to a child. The most common causes of these injuries are from slips and falls, animals, farm machinery and all-terrain vehicles.

Supervision of young children presents unique challenges to farm families. No longer do we have family members close by or

neighbors able to watch children.

Many families consider taking their children along when they work. This may seem safe and you may think your child is old enough to be responsible, but don't expect more of children than they can deliver. Farm injuries happen when a child does something beyond the child's ability.

Some families believe the child can play on their own. This may seem okay, especially if you or an older sibling is close by, but there are other factors to consider.

Children under age eight often put themselves in danger. Children may not know how to handle unexpected situations (a sink overflowing or a

sudden storm). They may feel lonely, bored, insecure or afraid.

The best safeguard against farm injuries is for parents to understand the development of their children and to provide a safe environment for them.

Iowa State University Extension has 36 publications in the Safe Farm Series. Each fact sheet deals with a different type of hazard, ways to improve safety and additional resources. Contact your county ISU Extension office for these publications and help your children stay safe on the farm.



## Guard Your Computer from Attacks

It's a new year. Do you know where your computer has been in 2005? More importantly, do you know who's been spying on you this year? If you're like most of us, you don't have a clue as to what's lurking in your computer right now.

There are some sinister people in cyberspace who want to get into your computer for various reasons. The most well known is identity theft, but that's not the only reason. Hackers can also plant malicious codes on your computer so that it sends out spam without you even knowing it. The only clue you may have, if any, is that your computer keeps running slower and slower.

If you're using Microsoft Windows, here are seven simple steps you should take to keep your computer running faster and fend off bad people who want to sneak inside.

1. Run the Disk Cleanup utility included with Windows
2. Run Windows update (in Internet Explorer 6, click on Tools in the menu bar and then select Windows Update).
3. Run Disk Defragmenter
4. Update your antivirus program and run a full system scan. This is not included with Windows, but you have no business whatsoever being on the Internet without using antivirus software. Norton and McAfee are the two biggest providers. There's also numerous free antivirus software available at [www.download.com](http://www.download.com)
5. Run an adware removal program. The most popular freebie is Spybot Search & Destroy, which is also available for free download at [www.download.com](http://www.download.com)
6. Run a spyware removal program. The most popular freebie is Ad-Aware SE Personal, available

for free download at [www.lavasoftusa.com/software/adaware/](http://www.lavasoftusa.com/software/adaware/)

7. Most importantly, make sure you have a firewall and that it is turned on. Windows XP comes with a built in firewall. If you're running an older version that does not have a firewall, get one yesterday! Kim Komando, host of the radio talk show on computers, recommends ZoneAlarm.

And here's a bonus tip for you. Forward this to everyone on your e-mail list. If you practice safe computing but they don't, you could be the recipient of that ugly computer virus or worm that covertly attaches itself to the emails they're sending. Remember, friends don't let friends surf the web unprotected.

Source: Work is Not for Sissies newsletter, 12/26/05

## Child Care That Works

### IT'S A FACT

- Farming is one of the most dangerous occupations in the United States.
- Over 700 farmers and ranchers die in work-related accidents yearly.
- Farm and ranch women are among those at risk in work-related accidents.
- Senior farmers are at increased risk from farm accidents and injuries.
- Children are at special risk from farm-related accidents.
- Farmers are not using life-saving rollover seat belts.
- Farmers are not taking advantage of injury-preventing safety equipment.
- Emergency medical care is not readily accessible to farmers and ranchers.

Child Care is a concern for farm families and quality child care is an issue that is facing every parent. As a parent, you have a good idea of what you want – a place that is safe, happy, loving, where children are learning and having fun. At the same time, child care must meet your needs. Child care should be convenient, affordable, and offer the kind of child care you want for your child.

Finding child care that meets your needs is a real challenge. It is rare when the perfect situation is found. However, good quality child care is out there. Know your options! Family Child Care Homes – in home child care with a small number of children; Child Care Center – centers with large groups of children arranged by ages with multiple care providers; In-Home Care – the caregiver comes into your home; and Drop-in Care – when occasional child care services are needed and usually provided by an in-home or center child care provider.

Ask your friends and relatives for child care recommendations; contact your child care resource & referral agency for names of registered and licensed child care providers, and check for Head Start programs or a public/private school sponsored pre-k or after-school programming. You can narrow your search down by phone surveying possible providers for openings, hours, and other information. Be sure and check if there are extra charges for meals, supply charges, late pick-up fees, and if charged when the child is sick or on vacation. Quality issues are very important – ask how many children are cared for and their ages, how many adults per child, what are the daily activities, do you smoke, or have pets?

When visiting the providers, after narrowing your search, expect warm greetings, introductions of children and staff, brief tour, explanation of fees and policies, and an invitation to stay and watch the daily routine and children playing. While

you are visiting ask questions: describe a typical day, how much TV do the children watch, how do you discipline children, how is nap time handled, do you have CPR and First Aide Training, how do you transport children, and how are emergencies handled.

Check on references – ask the child care provider for at least two references and their phone numbers. Remember you are leaving your child in this person's care. Be choosy, review the information, and trust your instinct. If you are not comfortable, keep looking for the right child care provider for your child and you. More information is located at PM 1805 or at [www.extension.iastate.edu](http://www.extension.iastate.edu) in the Families Section.

Articles from *Women In Denim* may be reproduced in their entirety as long as Iowa State University Extension is credited as the source.



## Health and Disability Insurance

No one plans to be seriously ill or disabled, but it happens. How would you pay the bills if you or someone in your family became seriously ill? How long would your savings last if you were disabled and your income stopped? If you don't have any money, you cannot be admitted to many health care facilities. Health insurance covers the costs of hospital, surgical and medical care.

Disability insurance helps replace lost earnings. When examining disability policies, look at the definition of disability; the level of benefits provided; the waiting period before benefits begin; and the number of years the benefits will be paid.

Remember these guidelines when planning your health care program:

1. Make sure your coverage fits your needs.
2. Buy policies with broad coverage.
3. Know what expenses your insurance will and will not cover.
4. Review your insurance periodically.
5. Compare policies and premiums.

If you have questions about an individual policy, talk it over with your insurance agent or contact the insurance company directly.

If you have questions or problems with a company licensed to do business in Iowa, you can get help from:  
Iowa Insurance Division  
330 Maple Street  
Des Moines, IA 50319-0065  
1-800-955-1212

For a helpful worksheet for comparison shopping and a list of things you should know before purchasing health or disability insurance, call the Fayette County Extension office at 563-425-3331 and ask for PM1458a—Money Mechanics: Health and Disability Insurance.



### ISU Extension Online for You!

Check out

[www.extension.iastate.edu](http://www.extension.iastate.edu) for information from Lighten Up Iowa to Money Talk: A Financial Guide for Women. Surfing this site, one will find information about ag, natural resources, community and economic development, families, 4-H and youth development, and business and industry. At your finger tips is research based information for you to use.

In addition, one will find a calendar of events for extension programming near you, hotlines for help, markets, newsletters, and even the weather! So let your fingers do the walking to find out the information you need on ISU Extension Online!

## KEEPING YOUR STRESS ACCOUNT IN THE BLACK

Farm families are known for having unpredictable bank accounts. When money gets tight, you may find your checking account overdrawn. Your emotional bank account can also be overdrawn by the long-term impacts of stress, loss or anxiety. Your ability to cope with new stressors depends on your perceptions or thoughts about the situation at hand and the resources you have available to you. Those resources can be depleted by an overload of continuing stress.

Younger farm families have identified the following as their top sources of stress:

1. Living with tight money
2. Not being on your own
3. Farm taking priority over family
4. Poor teamwork
5. Differing time commitments

Older farm families have nearly the same top five, except their list includes, "not involved in family decisions" instead of, "not being on our own."

Many of the biggest problems in farm life do not occur one at a time or in a predictable way. Financial problems, low commodity prices, divorce, or illness aren't isolated events. They occur in the midst of family changes, conflicts and day-to-day stress. Getting through a crisis demands a lot of your emotional energy. If you or your family have experienced major stressors over a long period of time, you may simply run out of the energy and optimism to face additional crisis.

You can make additional deposits in your emotional bank account by:

- Taking care of your health
- Making time with family or friends a priority
- Learning to reframe your thinking about a problem to focus on positive steps
- Strengthening your spiritual resources
- Sharing your feelings with someone when you're worried or down
- Setting small achievable goals to help you reach a bigger goal
- Seeking help from others when problems seem hard to solve alone

## Horticulture Resources

Iowa State University Extension has wonderful horticulture resources to access as we prepare for spring.

### Yard and Garden Online

[www.yardandgarden.extension.iastate.edu](http://www.yardandgarden.extension.iastate.edu)

Check this site for links to horticulture newsletters, events, timely topics, public gardens and other news related to gardening in Iowa.

### Hortline - 515-294-3108

ISU Extension staff are available to answer lawn, garden and landscape questions.

Monday through Friday  
10 a.m. – 12 noon and 1-4:30 p.m.

### Disease and Insect Identification

Extension plant pathologists and entomologists are available to identify plant and pest samples plus they give recommendations and management choices. Forms and mailing information are available at your local ISU Extension offices.

## WORKING FAMILIES: MAKING THE TRANSITION HOME

For employed women, making the adjustment from work to home at the end of the day can be a hard transition to make. Many working women feel they are leading a double life because often their work and home responsibilities differ. At no other time is that change so keenly felt as the transition experienced between work and home environment at the end of the work day. This time of day has been called the whirlwind hour.

Transitions are times of change. Often during these times our bodies are at the right place at the right time, but our minds are not. Our minds have not made the transition yet and are still trying to catch up.

As your family returns home, everyone has a special need to meet. Some of these demands include a hungry family, family members who have had a frustrating day, and household tasks that need to be done.

Needs like these often take families down a collision course that leads to increased stress and emotional outbreaks. It is important to negotiate these delicate day-to-day demands and not get knocked down in the struggle. The more time you have to make transitions, the easier it will be. A hurried transition is always hard.

Manage the transition from work to home at work by:

- \*Learning to manage your time so that you can leave work at the appointed hour.
- \*Planning some catch up time at work in case something unexpected happens.
- \*Learn to separate your personal and work lives. Don't take your personal life to work and don't take your work home.

Use your commuting time to finish thinking about what's been happening at work and to shift gears and make plans for responsibilities at home. When you get home, you are mentally organized to get started. Or use commuting time to listen to music.

For more information on any article or topic, contact the Fayette County Extension office at 563-425-3331.

Couples need to help one another make the transition from work to home. Good communication is important about what needs to be done and who needs to do it.

The simple act of changing clothes can make the transition from work to home easier. 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 job at hand makes the transition complete.

A nutritious snack will help relieve family members' hunger. With a little planning, this snack could be the first course of your dinner -- salad, soup, crackers, cheese. This snack will give you extra time to prepare a nutritious meal.

# IOWA STATE UNIVERSITY

University Extension

Fayette Co. Extension  
201 East Clark, Box 700  
Fayette, IA 52142



WOMEN IN DENIM