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IOWA STATE  
UNIVERSITY  
University Extension

# Women In Denim

A Newsletter For Women In Agriculture

IOWA STATE UNIVERSITY EXTENSION

WINTER 2007

## Just for you - Women Around Ag Conference

New this year in North Iowa is the Women Around Ag conference to be held March 2-3 in Clear Lake at the Best Western Holiday Lodge. The conference is an opportunity for women associated with agriculture to network and learn more about a variety of ag topics. The workshops will focus on Crop Marketing, Farm Leases, Passing on the Farm, starting a business, landscaping, farm taxes, career opportunities,

and more. The workshop starts late Friday afternoon and goes through Saturday afternoon. Key note dinner and lunch speakers are David Okerlund of Clear Lake and Deadra Stanton of Mason City. Take this time out of your busy schedule to come, relax, learn, and enjoy.

Registration is \$50. Rooms are available at the Best Western for \$64 by calling 641-357-5253 and telling them you are with

the Women Around Ag conference. To register for the conference, contact your county Extension office, or go on line at [www.extension.iastate.edu/winnebago](http://www.extension.iastate.edu/winnebago) for registration information.

Stay home when you  
are sick.

If possible, stay home from work, school, and errands when you are sick. You will help prevent others from catching your illness.

## Promoting The Practice of Saving

Through a new program initiated by the IRS, taxpayers who use direct deposit for a 2006 tax refund will have the ability to put the money in up to three accounts including checking, saving, and retirement accounts. Using Form 8888, taxpayers will need the routing number and account number for up to three accounts which can



be at different financial institutions. Deposits must be made to accounts accessible through the electronic fund transfer system which may exclude some mutual funds, college savings plans, IRA, and 401(k) accounts. And all of the refund amount must be direct deposited into accounts; a portion cannot be received

as a paper check.

Last year the average tax refund amount was \$2171 and for many low to moderate income households, this is the largest sum of cash they'll receive all year. To encourage the best use of the refunded money, taxpayers are encouraged to deposit a portion of their refund in an account that earns interest so the money will grow and be available to meet an emergency or planned need in the future.

# Farm Family Relationships...



Families should come together to cooperate in setting goals, developing strategic plans and financial decisions to develop healthy family relationships.

Family relationship management is the most important part of the farm-business management. Maintaining positive relationships entails attention

to personal relationships, parenting, cooperation, and love and respect among family members. It is easier said than done.

Suggestions:

- Explore family feelings – find out how each member is feeling about an issue
- Develop guidelines and agreements – know how to discuss and sort through to a solution
- Establish an agreement
- Most important – take time for yourself and your spouse, plan a date night or movie night, and take time to talk to each other.

about the family members' roles in the family and in the farming operation – clearly define and support growth and understand their roles

## Protect Your Credit Rating

- Pay bills on time.
- If you are having trouble, get advice before you become delinquent.
- Check your credit report yearly.
- Alert the credit bureau if you see errors in your report.

## Tax Benefits For You

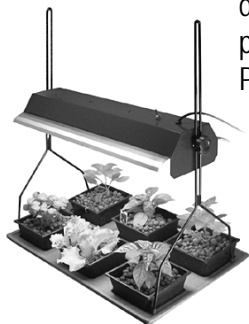
The Long Distance Telephone Federal Excise Tax Refund is a one-time payment available on 2006 federal income tax returns, designed to refund long-distance federal excise taxes between February 28, 2003 and before August 1, 2006. It is available to individuals, businesses, and nonprofit organizations that paid long-distance taxes on landline, cell phone or Voice over Internet Protocol (VoIP) service. The

refund also applies if the phone company does not differentiate between long distance and local calls. You do not need to itemize deductions to claim the refund.

The IRS is making it easier for taxpayers to claim the refund by offering a standard amount between \$30 and \$60 based on the number of exemptions claimed.

Taxpayers who choose the standard amount will only need to fill out one line on their tax

returns. People who don't need to file a tax return can still claim the standard refund amount by using a new, simple form (Form 1040EZ-T).



## Grow Lights

This year you may want to consider using grow lights to get a jump start on your seed-starting.

Depending on your particular growing needs, there are both low intensity

and high intensity fluorescent grow lights available. High intensity grow lights are similar to those used in commercial greenhouses but are made for home use. Low intensity fluorescent grow lights work well for plants that need less light such as seedlings.

Grow lights work well in

protected areas that are heated such as the basement, porch, or an extra bedroom. Grow lights are either cool or warm. Cool lights are good for promoting foliage growth. Warm lights are best for flowering and fruiting.

The light quality of high intensity grow lights mimics the color spectrum of natural

sunlight. Besides being a stronger light, gardeners can grow taller plants (>6-8 inches) and not just seedlings or small plants. Simply plug the light into a standard 120v outlet and suspend the light from two hooks mounted in the ceiling.

# Grapefruit - Good For Your Health



Winter is often considered the cold and flu season. Including grapefruit in your diet may be the boost your body needs to help fight off colds. Vitamin C is known to boost the immune system and grapefruit is an excellent source of vitamin C. Several studies have shown that vitamin C may help reduce the severity of symptoms that can accompany a cold. Vitamin C also works as an antioxidant, pre-

venting free radical damage that can cause inflammation. Therefore, vitamin C is associated with reductions in the incidence of heart attack, stroke, cancer, osteoarthritis, and rheumatoid arthritis.

Grapefruit is also an excellent source of dietary fiber, particularly soluble fiber. This form of fiber helps trap cholesterol in the blood and prepare it for excretion from the body. This action helps lower cholesterol

levels, making grapefruit particularly good for the heart and blood vessels.

***It would take 61 years to pay off a \$5,000 credit card balance if you make only the minimum monthly payments. You would pay almost \$16,000 in interest.***

*Assuming a 14% interest rate and minimum payment of 1.5% of the outstanding balance.*

## Tech Corner - Spyware and Adware

Does your computer run slower than when it was new? Does your computer's monitor fill up with pop-up windows containing advertisements for diet pills and other junk? If you are experiencing one or more of these symptoms, then your computer may be infected with malware.

Malware is a term computer security experts use to refer to all forms of malicious software. Like viruses, you do not intentionally download spyware and adware programs or deliberately open them. They install when you visit websites or download and

install other software products.

Finding and removing adware and spyware infections requires special programs.

- Check your current antivirus software to see if it includes features for finding and removing spyware and adware.
- Use a toolbar provided by your Internet Service Provider (ISP) or an Internet Web portal such as [Yahoo.com](http://Yahoo.com). Some of these toolbars now include a web-based detection and removal program.
- [Ad-Aware SE Personal](#) is

well-known for performing comprehensive checks for malware components and is very successful in removing them.

Free download at

[www.lavasoftusa.com](http://www.lavasoftusa.com).

- [Spybot-S&D](#) performs very comprehensive search and destroys scans of your computer. It is very user friendly. Spybot S&D also can be set to immunize areas of the hard drive that are prone to infection from malware.

Free download at

[www.download.com](http://www.download.com).

## Exercise That Stress Away



Lots of things cause stress on the farm: equipment breaking down, unexpected expenses, schedules that go out the window, an illness or injury. When

stressed your body creates extra energy to "protect" itself. This additional energy cannot be destroyed but it can be channeled into a response that helps you regain your balance and outlook. One way to channel that energy

is through exercise. Stress relieving exercises come in two forms - relaxation responses and physical activity. Relaxation responses can be as simple as doing a couple head circles to reduce head and neck tension, arm circling for arm and shoulder muscles and for the chest and neck, and trunk twisting to help exercise upper back and trunk muscles.

Physical activity for 20 to 30 minutes not only can work off stress, it can make you healthier if you do it every day. Walking is the easiest

form of physical activity. It doesn't cost anything and can be done anywhere anytime. Jumping rope, running, swimming, using hand weights, and aerobics are more strenuous physical activities that give your heart a work out, burn calories, and reduce stress. The result is that you not only feel better, but you are healthier and have a more positive attitude. If you feel those muscles tensing up, do some relaxation exercises. To help prevent stress from building up, exercise every day.

This information is taken from the ISU Extension Food for Fitness & Fun newsletter which is prepared by Jan Temple, CFCS, Nutrition Field Specialist, Iowa State University Extension, housed in Johnson County. The entire newsletter can be found at this web site: <http://www.extension.iastate.edu/food>

## **COMMON NUTRITION MISTAKES**

Here are some common nutrition myths, misconceptions and mistakes solved for you.

### **1. Skipping breakfast is a good idea to save calories for weight loss.**

FALSE. Breakfast is one of the most important meals for your metabolism. Metabolism is the rate at which you burn calories or energy from food. When breakfast is skipped, your body will actually begin to conserve the calories and shifts into "starvation mode" where the metabolic rate is decreased. Always remember to eat breakfast, ideally within 1-2 hours of waking.

### **2. Butter is a better choice than margarine.**

FALSE. Butter is highly concentrated in saturated fat, the main dietary cause of high cholesterol. Margarine formerly was a source of trans fats, however many food companies have removed trans fats from their products since it was mandated to be on the food label in January of 2006. Better still, many choices are reduced in fat and calories. Choose soft margarine in tubs, ideally the light versions, and be sure they are trans-fat-free.

### **3. Eating carbohydrates will make you fat.**

FALSE. Carbohydrates supply 4 calories per gram, where as fat sources provide 9 calories per gram. Carbohydrates are the main source of fuel for the body and brain and therefore at least 50% of your calories should come from these sources. Complex carbohydrates, which consist of high fiber grains, starchy vegetables, beans and fruit, should be the majority of your carbohydrate intake. Limit the refined carbohydrates in your diet, such as white breads, snack foods, cakes, cookies, etc. as these types of foods do not supply you with much nutrition benefit and are calorie dense.

### **4. If you eat after 8:00 PM you will gain weight.**

FALSE. Your body does not have a biological "time clock" as to when it quits burning calories. It is best to try and space your meals and snacks out within 3-4 hours of each other for hunger control as well as keeping your metabolism steady. However, many people tend to snack in the evening out of boredom, or eat huge meals after skipping meals during the day. Often times these snacks consist of high fat, high sugar foods such as chips and ice cream. For these individuals, it is important to pay attention to your cues and triggers to eating and be sure to snack when you are hungry and to choose healthier snacks, such as fruit.

### **5. It takes a lot of time to eat healthy.**

FALSE. Planning is the key to a

healthy, well-balanced diet. Purchase foods that are pre-prepped or involve little preparation time. Examples would be pre-cut vegetables, frozen vegetables or fruit. Fish is a great food to grill or bake as the cooking time is quick. For lunch choose soup and a salad rather than a huge deli sandwich; or low fat pasta and salad instead of fat-laden lasagna or pizza. Small steps every day can lead to a healthier you.

*Source: Communicating Food for Health, February 2007.*

## **VALENTINE SANDWICHES W/ BANANA LACE**

*This treat is an alternative to frosted sugar cookies at parties for youth (and adults).*

For each sandwich you will need:  
2 slices whole wheat bread  
2-3 Tablespoons peanut butter  
1 Tablespoon strawberry jam  
½ banana, cut in slices

Spread about 2 Tablespoons peanut butter on one slice of whole wheat bread. Top the peanut butter with strawberry jam. Using a heart shaped cookie cutter, cut a heart shape out of the other slice of bread and place bread on top of the jam and peanut butter. Cut the banana slices in half; use the remaining peanut butter to attach them to the top slice of bread to look like lace around the heart.

*Each Sandwich: 425 calories, 18.3 g fat, 3.5 g saturated fat, 0 g trans fat, 0 mg cholesterol, 414 mg sodium, 58 g carbohydrate, 7.4 g fiber, 14 g protein.*