



Family Life

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Are You 'Burned-Out' or Balancing It All?

Have you ever caught yourself thinking there is too much to do, you don't have enough time or your life is too stressful?

Burn-out is a topic on many minds these days. I know, both personally and professionally, about burn-out and have taken steps to beat it. With cut-backs on the job, a culture that believes "more is better," and more activities available to families, it seems we can't escape running through our days trying to make sure we do it all at work and at home! Well, here's some helpful advice from a variety of sources that may help you take a good, full breath and pause to re-think how your life is going. Make P.L.A.N.S. to beat burn-out before it knocks on your front door or, if you've already let it breeze in, think about slamming the door!

Prioritize. What matters most in your life? List the five most important parts of your life. Count yourself on that list! You can't take care of someone else when you aren't caring for yourself. Eat well, get enough rest, take time to enjoy life. Ohio State University Extension suggests taking joy in small doses. Many times we expect all of life to be perfectly divine and we expect to be joyful ALL the time. Actually, taking time to count the small blessings each day can help you prioritize, be thankful, and crumple your guilt feelings for "not getting it ALL done!" Joy that comes in splashes wipes your windshield clean and you are better able to handle the disappointments that are inevitable.

Leave a margin. Dr. Richard Swenson, author of "The Overload Syndrome," suggests that busy people don't leave time in between for the 'unexpected.' Expecting the unexpected is a good way to plan for those little interruptions that continually make you 15 minutes late or pushed to run from appointment to appointment. If nothing comes to us that is unexpected, then we have a little built-in break to

reflect, regroup and regain our composure to live life more peacefully.

Accept your limits. Acknowledge that you can not and should not be a one-person show. Delegate what needs to be done to the person who has the strength and the talent to get it done. It's amazing how life becomes more enjoyable when you view work or home life as a 'team' effort. An old adage says, "Giving is more blessed than receiving." Giving someone the opportunity to give can become a gift in itself! For every limit there is a threshold. We can draw a line somewhere, but chronic limit-violation spells b-u-r-n-o-u-t!

Notes help. Much of time management is based on writing down what needs to be done and checking off what gets done so you can actually see the accomplishment and celebrate it. "By the yard it's hard; by the inch it's a cinch." Take time to prioritize your list to the top three things you absolutely MUST do in a day. Cross those off as they are accomplished, everything else that gets crossed off is gravy!

Simplify. Uncover your personal prescription to counteract the overload syndrome. Check out the website www.lessonsforliving.com with Dr. Dan Johnston, Assistant Professor of Psychiatry and Behavioral Science for Mercer University School of Medicine in Macon, Georgia. Dr. Johnston is the author of "Lessons for Living: Simple Solutions for Life's Problems" and creator of the popular "Awakenings" web site. Simplicity is easy to talk about but difficult to maintain. Check out the links from this article to "Joy Breaks: Fun in Small Doses," "Sixty-Second Stress Busters" and "Take Five: Simplify."

When life is overfull you miss out on enjoying life itself. Commit or re-commit today to make P.L.A.N. S. to draw your line in the sand and stop at the threshold of burn-out. It CAN be done.



Resource Management

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Free Tax Services

Free tax preparation services are being offered in rural southwest Iowa for low and moderate income families as part of the Volunteer Income Tax Assistance (VITA) program sponsored by the Southwest Iowa Making Connections program.

Residents in Audubon, Harrison, Shelby, rural Pottawattamie, Cass, Mills, Montgomery, Fremont, Page and Taylor counties are eligible to participate.

Services will be provided by IRS trained volunteers who will utilize the Tax Wise software to complete returns. Only basic federal and Iowa returns will be processed, including forms 1040, 1040A, and 1040EZ. Most returns will be electronically filed and, to speed up the return process, participants are not required, but encouraged to have a savings or bank account.

Specific tax sites, dates and times will be available after January 18th and will continue through April 2006. Appointments will be made on a first come, first served basis and are open to low and moderate income families. For example, yearly income should be less than \$32,000 for a family of three, less than \$38,000 for a family of four, less than \$44,000 for a family of five, etc.

For more information or to make an appointment, call toll free 1-877-256-0801.

Iowans \$ave!

Iowans \$ave! is a special program where people in Southwest Iowa with limited incomes save a dollar and are matched a dollar to save for their first home.

With an I-Save account, every dollar of savings is matched with another dollar. Participants must make a minimum deposit of \$25 in their account each month. For example, if you deposit \$25 one month it will be matched with \$25. If the next month you deposit \$40, another \$40 will be deposited. The amount saved would then total \$130.

The maximum amount that can be matched is \$1000 per person. It is possible that a couple can each contribute \$1000 and be matched \$1000 for a total of \$4000 saved.

Participants must be in the program six months before withdrawals can be made and will have until August 2007 to complete program requirements and purchase a home. To help participants make sound decisions about the use of their savings, financial education and home buyer education will be provided.

The program is open to individuals and families with taxable income gained from working as an employee or net earnings from self employment. Participant's adjusted gross income must be at or below 200% of poverty.

For more information about the program or an application, contact the SW Iowa Making Connections program at 1-877-256-0801.



Nutrition & Health

Pat Anderson

Field Specialist/Family Nutrition & Health

Take action for better bone health!

Did you know that one in two women and one in four men over age 50 will have an osteoporosis related fracture. In fact, a woman's hip fracture risk equals her combined risk of breast, uterine and ovarian cancer. Hip fractures account for 300,000 hospitalizations annually and, unfortunately, one in five people with a hip fracture end up in a nursing home within a year.

Osteoporosis is often called the silent disease because bone loss occurs without any symptoms. The first sign may be a fracture. The most common sites for fractures are the wrist, hip or spine.

Bones are living organisms. Calcium is deposited and withdrawn from bones daily. We can increase bone density up to about age 30, but then we begin to slowly lose bone mass. Women lose bone mass faster after menopause. Bones can also weaken early in life without a healthy diet and the right kind of physical activity.

The National Osteoporosis Foundation recommends five simple steps to bone health and osteoporosis prevention:

1. Get daily recommended amounts of calcium and vitamin D.
 - MyPyramid recommendations are that all adults get three cups of non-fat or one percent milk or its equivalent daily. One cup of yogurt, one and one-half ounces of natural cheese (one-third cup shredded) or two ounces of processed cheese are equivalent to one cup of milk.
 - The amount of vitamin D we need daily increases with age. We need 200 iu up to age 50, 400 iu from age 51 to 70 and 600 iu over age 70. Our main food sources of vitamin D are fortified milk with 100 iu in each cup, some fortified cereals (read the label), cold saltwater fish like salmon, halibut, herring, tuna and Calcium and/or vitamin-mineral supplements. We also get some vitamin D from exposure of our skin to sun, but the amount varies depending on time of the year and whether

we are protected by sunscreen. Never get more than 2,000 iu of vitamin D daily from a combination of all sources as higher amounts are toxic.

2. Engage in regular weight-bearing exercise.
 - Simple activities like taking a walk, climbing stairs or dancing help to build and maintain bone strength.
3. Avoid smoking and excess alcohol intake.
 - Excess intake is more than one drink daily for women and more than two drinks daily for men.
4. Talk to your doctor about your bone health.
 - Discuss your family history and risk for osteoporosis.
5. Have a bone density test and take medication when appropriate.
 - Bone density tests are painless and usually covered by your insurance.

To get more calcium daily:

- Make oatmeal and cream-type soups with milk instead of water.
- Mix one-half cup plain yogurt with your favorite 100% juice as a breakfast or snack drink.
- Make instant hot cocoa with milk, not water.
- Use fruit flavored yogurt as a fruit salad dressing.
- Layer low-fat sugar-free vanilla yogurt with canned or frozen fruit and top with nuts or Grape-nut cereal for wonderful sundaes.
- Top baked potatoes with plain yogurt and chives or salsa.
- Make gelatin salad with one and one-fourth cups water and three-fourths cup plain yogurt.

Lactose intolerant?

Many people can use small amounts of dairy foods with other foods for meals and snacks. Most people tolerate yogurt with active cultures and natural cheeses – or you can take the enzyme lactase (in pills or drops) before consuming milk products.