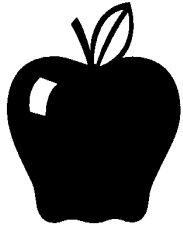


Extension to Families At Work...At Home

January/February 2010



For your
health



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Live Healthy Iowa- 100 Day Wellness Challenge January 14 - April 23, 2010 Form Your Team Today!



Start the new year off on the right track by choosing to participate in the Live Healthy Iowa "100 Day Wellness Challenge". Form a team of 2-10 people, select a captain, a team name, gather e-mail addresses and T-shirt sizes. Registration is \$20.00 per participant.

Beginning December 15, register your team at (www.livehealthyiowa.org.) Once registered, log onto the website (www.livehealthyiowa.org) where you have unlimited access to recipes, videos, workouts and health information. Throughout the '100 day challenge' remember to log weekly progress- from the activities completed and/or pounds lost to overall health and wellness goals. Coupons for \$5 off are available on line December 15 and January 4 in stores.

With your registration you will receive a training t-shirt, a coupon book, weekly motivational e-mails, access to training peaks online, chances to win prizes and a subscription to one of the lifestyle magazines participating.

Joining Live Healthy Iowa is a great way to participate with Iowans across the state working to live healthy! Since 2002, Live Healthy Iowa has helped over 150,000 participants lose 618,139 pounds and log over 26 million miles of activity.

Contact Live Healthy Iowa for more information, info@livehealthyiowa.org or 888-777-8881, ext 110.

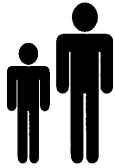
Small Steps to Health and Wealth™ Online

Will you be looking for ways to recover from the holiday season? Will holiday bills be piling up? Will there be a few extra pounds on the scale? Are you concerned you are headed toward serious health issues? Are you paying bills late? There is a relationship between behaviors that promote health and wealth.

A new and exciting online program, Small Steps to Health and Wealth™, will help you take charge of your future by identifying small progress steps to reach health and wealth goals. For example, small positive behavior changes such as saving \$5 or cutting 100 calories will make a big difference over time. You will learn 20 similarities between health and wealth issues. You will learn about 25 behavior change strategies that can be applied to simultaneously improve both your health and personal finances.

This online program will be offered one hour per week for four weeks beginning January 7, and ending January 28. The class will meet at noon. To participate, you must have a computer with internet and sound. You will receive via e-mail class handouts, and detailed instructions for accessing the online class. The class is live and interactive. If you miss a class or want to re-watch a class, sessions are recorded for your convenience.

For more information or to register, contact Brenda Schmitt at 641-512-0650. Details are available at (www.extension.iastate.edu/cerrogordo).



All in the family



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The *Extension to Families - At Work At Home* is produced by Iowa State University Extension Families staff in Allamakee, Black Hawk, Bremer, Buchanan, Butler, Cerro Gordo, Chickasaw, Clayton, Delaware, Dubuque, Fayette, Floyd, Franklin, Grundy, Hancock, Howard, Mitchell, Winnebago, Winneshiek, and Worth Counties. Layout by Trece Lonneman, Office Manager, Hancock County Extension. Articles from this newsletter may be reproduced in their entirety as long as Iowa State University Extension is credited as the source.

Planning Guide For Long Term Care

Many people don't want to think about someday needing long-term care. But more than 20,000 Iowans are facing that reality, armed with the facts they need to make an informed decision. They ordered the *Own Your Future* long-term care planning kit. *Own Your Future* provides information and resources on planning for long-term care, financial and legal issues in retirement, and related topics.

The kits have been available since August, when more than 400,000 Iowans age 45 to 65 received a letter from Gov. Chet Culver encouraging them to start planning for their future long-term care needs now, rather than waiting.

You may still order the *Own Your Future* long-term care planning kit. ISU Extension county offices throughout the state have brochures available that describe the *Own Your Future* initiative and include a postage-paid card to request the planning kit. Iowans also can order the kit by calling (866) 752-6582 or download it online from (<http://www.ownyourfutureiowa.gov>).

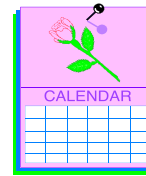
The earlier people start planning for their long-term care needs, the more options they have available. Long-term care includes a variety of services and supports to meet health or personal needs over time. For example, someone who gets assistance at home with everyday activities like bathing, dressing or eating is receiving long-term care. People can receive long-term care while maintaining independence and control over daily living.

The *Own Your Future* planning kit includes information on maintaining a healthy lifestyle and deciding whether to modify a home to improve safety for daily activities or move to another home

that can better meet future needs. Legal and estate planning are discussed, as well as financial planning for long-term care. Medicare, Medicaid and long-term care insurance also are explained.

ISU Extension is a partner in *Own Your Future*, an effort between the State of Iowa and the U.S. Department of Health and Human Services. Other Iowa partners are the Iowa Insurance Division, Senior Health Insurance Information Program (SHIIP), Iowa Department of Elder Affairs, Department of Administrative Services and the Office of the Governor.

Track Your Expenses Using Calendar



The "Money Management Calendar 2010," published by the Alabama Cooperative Extension System is now available online. One of Extension's most popular publications, the calendar is a resource that can improve budgeting skills for individuals and families.

The calendar provides a place to list fixed, occasional and flexible expenses for each month of the year. Using the calendar regularly not only can help consumers build better money management skills but also determine comfort levels with using a budget.

To view the calendar go to (<http://www.aces.edu/pubs/docs/H/HE-0493-J/>).

Iowa Concern Hotline

Got questions related to finances, legal issues or family transitions?

Call the Iowa Concern Hotline
1-800-447-1985

Available 7 days a week/24 hrs day

Neighbors Needing Help



Many of us have friends or neighbors who are aging. How do you balance being concerned with protecting the dignity and privacy of older adults you care about?

It is important to remember each individual situation is different. One of the most important benchmarks is to look for a change in someone's usual functional abilities. Suppose your neighbor has always kept a neat house; however, during your visits, you begin to see more disorganization, unpaid bills, dishes in the sink, etc. It would be important to determine the reason behind such a change. Is a disease such as arthritis preventing your neighbor from pushing a vacuum cleaner? Has there been a change in the routine for handling the mail? Just because you notice a change, it may not necessarily indicate a concern. The real issue becomes personal safety and well-being. If the person is at risk, then a change is needed.

- Could she benefit from grab bars installed by the tub, shower, or toilet?
- Could she benefit from a cleaning service or from adult children taking turns helping out?
- Could she benefit from help with the shopping or could she benefit from food and fellowship at a senior center? Might Meals on Wheels be a consideration?
- Can she get to the doctor or to other appointments? Are medications taken as ordered? Can she get to and use the telephone to call 911 in case of an emergency?
- Would she like someone to write out checks each month? Would automatic bill paying be useful?
- Could she benefit from handrails in the house or an automatic lift recliner? Would strength training and/or regular exercise be beneficial?

- How is her driving? Could she benefit from a safe-driving course?

Such questions offer a beginning overview of potential problems. For more information, read the publication, *There's No Place Like Home—For Growing Old; Tips from the National Institute on Aging* (http://www.nia.nih.gov/NR/rdonlyres/04A3B7AB-9F40-43D4-9A7C-700145731122/10412/Theres_No_Place_Like_HomeFor_Growing_Old.pdf).

Free! Tax Preparation and E-Filing

You may qualify for Earned Income Tax Credit (EITC)

- Earn less than \$48,279 (married filing jointly with 3 dependents)
- Even if no taxes were withheld from your paycheck
- BUT, you must file to claim it

You must meet the following rules to claim the EITC:

- Must have earned income (wages or self-employment income)
- Must have a social security number
- Investment income limited to \$2,950
- Must be a U.S. citizen or resident alien all year

Free tax preparation assistance limited to basic returns for low-to-moderate income levels (less than \$49,000). Auxiliary aids and interpreter services available upon request.

Cerro Gordo County Extension

2023 S. Federal, Mason City
641-423-0844
Tuesdays, 4:30 - 8:00 PM
Feb 9 – April 6

Winnebago County Extension

Thompson/Lake Mills
Call for details 641-584-2261

Butler County Extension, Allison

Call for details 319-267-2707



Your money's worth



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schmitt@iastate.edu

Iowa State University and U. S. Department of Agriculture cooperating. Extension programs are available to all without regard to race, color, national origin, religion, sex, age, and disability.

Family Fun Nights at YMCA

Are you and your family looking for some family time during these cold winter months? If so, come to Family Fun Night at the Forest City YMCA on Saturday, January 30 and/or Saturday, February 27, from 6 to 8:30 p.m. The evening begins with pizza followed by a variety of family activities. All the activities are FREE of charge.

An RSVP is required to assist with plans for the food. Please call the Winnebago County Extension Office by the Thursday prior to FFN at 641-584-2261 or 1-888-408-6606 or email xwinnebago@iastate.edu

In case of inclement weather, please listen to KIOW. The sponsors for the evening are Winnebago County Extension, Winnebago County Farm Bureau, Forest City YMCA, local agribusinesses & financial institutions.

FREE Tax Preparation

Brenda Schmitt ISU Extension Family Resource Management Specialist will be helping clients with their 2009 Tax filing. Requirements and specifications are found on page 3 of this newsletter. Choose from these options at the Winnebago County Extension office which are:

Wednesday, February 10, 9:00 – 4:00

Wednesday, February 24, 9:00 – 4:00

Wednesday, March 10, 12:00 – 6:00

Wednesday, March 24, 12:00 – 6:00

OR In Lake Mills at City Hall (Comm. Ed. Room)

Wednesday, March 3, 8:00 – 4:00

Wednesday, March 17, 8:00 – 4:00

To set up an appointment call the Winnebago County Extension Office at 641-584-2261 or 1-888-408-6606.

Iowa State University and U.S. Department of Agriculture cooperating.
Extension programs are available to all without regard to race, color, national origin, religion, sex, age or disability.

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Happy New Year from the Winnebago County Extension

