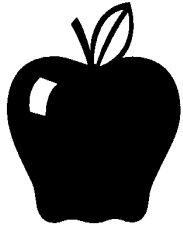


Extension to Families At Work...At Home

March/April 2010



For your
health



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Plan Ahead for Safe RAGBRAI Food Stands



Many bicyclists will be rolling through our state during RAGBRAI, which is scheduled for the week of July 25-31. This year's route for the "Register's Annual Great Bike Ride Across Iowa" will wind through the northern part of the state, with "ride-throughs" or overnight stays in many communities. RAGBRAI is an opportunity for us to showcase our beautiful state and fine communities, as well as to share our hospitality and great Iowa food.

Selling food can be a good fundraiser and attention-grabber. RAGBRAI riders through the years have commented on the variety of wonderful food offerings in Iowa. A food-borne illness outbreak would NOT be the kind of attention-grabber we would want to have, however! As your community plans for the surge of RAGBRAI riders, be aware that ISU Extension has an excellent publication that provides information on setting up food stands. It is called: "*Food Stand Operations-What You Need to Know.*" (# N3285) It can be downloaded and printed (free) from: <http://www.extension.iastate.edu/Publications/N3285.pdf>.

The publication discusses requirements for permits, planning tips, and gives excellent information on food safety. This includes information on worker health and hygiene, food preparation and handling, and cleaning and sanitizing. When outdoor temperatures are hot and humid and there are lines of people waiting for food (and your stand may be short on help), it is easy to become careless and sloppy. This raises the risk level for the introduction of food-borne pathogens.

I cannot stress enough how careful people need to be when preparing and/or serving food. At minimum, I would recommend some informal training be provided for anyone who will be working in your food stands. This would include instructions on personal hygiene, proper hand washing (where to do it and how to do it), proper cooling of food, proper holding temps of food, proper glove use, cleaning and sanitizing tips, and how to avoid cross contamination. Jill Weber and I would be happy to work with you to provide food safety information and/or training. We are both registered and certified ServSafe© instructors for the National Restaurant Association Educational Foundation. My contact information is listed. Jill can be reached at: jrweber@iastate.edu or (319) 240-1730.

Hot Off the Press

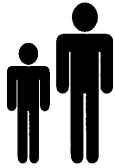
Have you ever considered transforming your home into a B&B--Bed and Breakfast? Are you thinking about remodeling your church kitchen...or a community kitchen?

If so...ISU Extension has two new publications that are sure to please! The first publication--titled "*Starting a Bed and Breakfast in Iowa? Know the laws that apply*" (#PM 1263)--will probably answer many questions you may have, as well as steer you to some additional resources. It can be downloaded and printed from: <http://www.extension.iastate.edu/Publications/PM1263.pdf>

The second publication--titled "*Remodeling Community or Church Kitchens*" (PM 2017)--is ten pages long and has some actual photos of kitchens, along with some possible floor plans/kitchen layouts. Information is organized into six steps. This pub can be downloaded and printed from: <http://www.extension.iastate.edu/Publications/PM2017.pdf>

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Bring the Magic of Books to Life



There's magic in children's books. They bring fun and wonder. They build dreams. They help children learn about the world and themselves. Reading together draws you closer.

Here are some ways to read with your children:

Before reading the book...

Pick stories with action and interest. Read the book first yourself. Knowing the story will help you know what comes next. Choose a regular story time. Bed-time, nap or quiet times are great. Find a cozy, quiet place to read the story. Call it your reading spot.

While reading the book...

Make sure children can see the pictures. Hold the book up or lay it in your lap. Watch children as you read the book. Are they happy, sad, interested? See how they follow the story. Try using fun voices. Make the word scared sound scared, or the word tired sound tired.

Have them guess what happens next. Involve them in saying repeated words or phrases.

Ask questions like these as you look at the book:

- What do you think will happen next?
- How do you think the boy feels?
- Is it winter? How do you know?
- Are there any square shapes in the picture?
- How many red things do you see?

After reading the book...

Encourage children to talk about the stories.

Ask questions like these:

- What did you like best about winter?
- Have you felt the same way?
- What would you do if you were in the story?

Keep time short enough to leave them wanting more later. Look for ways during the day to add to messages in the story. Have fun reading the story. Give your children the best present of all your time.

*Source: "The Magic in Books"
by Randy Weigel, Univ. of Nevada*

Books Prepare Children for School and Success



Parents can help their children learn to read by sharing books with their child beginning at a very young age.

Reading books together:

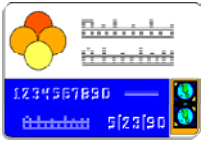
- prepare their children to succeed in school;
- encourage their children grow in independence;
- have a special time with their children;
- have fun enjoying books with their children.

Make a "Me" Book



Help your child make a "Me" book using a photo Album. Collect pictures of family members, friends, and favorite animals, etc. Use an album with sturdy pages to keep clean and allow you to change pictures easily. You also can use snapshots, post cards, magazines, and catalog pictures. Your child will treasure this!

Be Aware of Changes in Credit Cards



Perhaps you are like a lot of folks frustrated with the amount of mail you are receiving from credit card companies and are struggling with the changes you are seeing in your credit card statements. Credit cards can cost users a lot of money in fees and interest if you do not understand your credit card's conditions.

In the summer of 2009, Congress passed the Credit CARD Act, which puts new rules in place to benefit the consumer. More changes are on the way in 2010.

It's vital for consumers to read all of the material that comes with their credit card statements. Many credit card companies increased fees and interest rate before the new legislation took place in late February. If you see new fees on your statement, call your credit card company and ask for an explanation. The more money you pay in fees the less money there is in your own pocket.

One of the biggest changes made last summer was making creditors provide written notice to consumers at least 45 days before increasing an interest rate or making a significant change to account terms. Consumers have the right to cancel the credit card before the increase or change goes into effect. Credit card companies now must allow at least 21 days between when a statement is mailed and when the payment is due.

Most of the Act's provisions went into effect Feb. 22, 2010. For consumers who carry a balance, credit card companies must first apply payments to the balances that carry the highest interest rate. Double-cycle billing is no longer allowed. If your interest rate is raised because you were late making a payment, the rate will revert back to the original rate if you make the next six monthly payments on time.

Your credit card statement is also going to look a lot different. Your monthly bill will include an estimate of how long it will take

to pay off the bill if you just make the minimum payment. There will be a year-to-date summary of overdrafts, fees and interest so you can see what your credit card is really costing you. Changes in terms notice will now be on the front page of the bill, not in a separate mailing that often just gets thrown away.

While the provisions under the Credit CARD Act of 2009 greatly benefit consumers, credit card companies will be looking for new ways to make the profits they used to make in the past. The days of no annual fee may be gone for many consumers. Credit card companies may impose a fee for customers who do not use their card or if they don't charge a minimum per year.

Every six months the Federal Reserve System surveys the terms of credit card plans offered by financial institutions and publishes a report of the findings at <http://www.federalreserve.gov/pubs/shop/survey.htm>. For more information on the new rules for credit card companies go to <http://www.federalreserve.gov/>

Free Tax Preparation



IRS data shows that nearly one in fifteen taxpayers took out an Refund Anticipation Loans in 2007. Two-thirds of these were low-income workers or Earned Income Tax Credit recipients (EITC) who can receive free tax assistance. Free Tax Preparation and E-Filing is available at these locations:

Floyd County Extension, March 10,
641-512-0650

Butler County Extension, February 19,
319-267-2707

Hancock County Extension, February 26 &
March 15, 641-923-2856

Winnebago County Extension, February
24, March 8 and March 22, 641-584-2261
Lake Mills – March 3 and March 17

Cerro Gordo County Extension – Every
Tuesday, 4:30 – 7:30 walk-in



Your money's worth



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available to all without re-
gard to race, color, national
origin, religion, sex, age,
and disability.

Women Around Ag Conference

March 27th from 8:00 am - 4:00 pm at the Best Western Holiday Lodge, Clear Lake. Motivational Speaker Gale Mote will jump start your morning. Choice of workshops which include such topics as farm tax update, estate planning, security in the countryside, investing, social networking, and more. The cost for the conference is \$40.00. Two free workshops will be offered on Friday evening March 26. Rooms are available at a reduced rate by calling the Best Western at 641-357-5253. Contact the Extension Office for more information or brochure at 641-584-2261 or 888-408-6606 or on the web at <http://www.extension.iastate.edu/winnebago>

FREE Tax Preparation

There is still time to take advantage of the great service available from Brenda Schmitt, ISU Extension Family Resource Management Specialist, who will be helping clients with their 2009 tax filing. Available dates and times are:
Winnebago County Extension Office:
 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, 9:00 – 4:00
 Wednesday, March 17, 9:00 – 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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