

The Extension

Family Connection

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All in the family

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Helping Iowans become their best.

Growing Old Without Moving



Our Iowa population is aging and is interested in growing old **without** moving. In fact 70% of all seniors spend the

rest of their life in the place where they celebrated their 65th birthday! More and more items with universal design features are on the market and these items are more useable and appealing for people of all ages, sizes and abilities. Some simple examples include:

- larger print or color contract on measuring cups or spoons making them easier to read
- shampoo or soap dispensers that eliminate the clutter of bottles and the problem of removing bottle lids
- quick set mouse traps that are easy to set and empty with one hand
- spring-action scissors which reduce the hand strength needed to open blades
- large handles with cushion grips that you can use with either hand

Homes with universal design features can be attractive and will allow family members to be able to “age in place” and maintain their desire for independence. Not only with the universal design features make it easier and safer of all ages, but these changes can make your home have a higher resale value.

Top 10 Universal Design Home

1. Safety devices such as smoke detectors, night lights, temperature or anti-scald valves and carbon monoxide detectors.
2. Handrails on both sides of all interior and exterior stairways.

3. Reinforced grab bars in shower or tub areas.
4. Walk-in or roll-in shower with hand-held adjustable shower head, portable bath tub seat or walk-in shower with heat and scald control faucet.
5. Easy grip controls like D shaped pulls or lever handles for doors and faucets. Rocker panel light switches with touch pad or larger sized controls.
6. Lighting that includes outlets and switches located 18 to 48 inches above the floor with dimmer switches.
7. Accessible storage with adjustable height shelves in closets and kitchen cabinets.
8. Safe flooring with low or no thresholds and non-slip and non-glare surfaces or low pile carpet and rugs.
9. Accessible appliances such as front loading washer and dryer, side-by-side refrigerator, elevated dishwasher, electric range with front controls.
10. First floor accessible bedroom, bath, kitchen, living area and laundry with 42 inch wide hallways and minimum wide doorways (36 inch preferred) or install swing clear hinges on existing doors to widen openings.

Remember, a universal design home or a simple measuring cup with universal design features can fit everyone’s need whether they are young or old, short or tall, with physical limitations or without.



Your money's worth

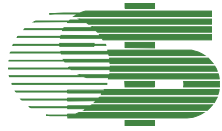
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Consumer Protection: Free Credit Reports



A credit report contains information on where you live, how you pay your bills, and whether you've been sued, arrested, or filed for bankruptcy. Nationwide, three consumer reporting companies (Equifax, Experian, and Trans Union) sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home. Because your credit report can have a major impact on your well-being, it is wise to review it annually to make sure it contains only accurate information.

Recent passage of the Fair and Accurate Credit Transactions (FACT) Act entitle a consumer to receive one free copy per year of his/her credit report from each of the three national credit reporting agencies.

By September 1, 2005, all U.S. consumers will be eligible for free annual credit reports. The program phases in gradually beginning in December 2004. Residents of Midwestern states, including Iowa, are eligible for free credit reports as of March 1, 2005.

Request Your Report

The three nationwide credit reporting companies have established a central website, toll-free telephone number, and mailing address through which you can order your free annual report. Annual free reports are not available by contacting the three companies individually, but only through the central process:

On-line: www.annualcreditreport.com

By phone: 877-322-8228

By mail: Complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Obtain the form from www.ftc.gov/credit or request it from your county Extension Office.

You may order your reports from each of the three nationwide consumer reporting companies at the same time, or you can order from only one or two at a time. The law allows you to order one free copy from each of nationwide consumer reporting companies every 12 months.

To request a credit report, you need to provide the following information:

- Name
- Address (current and past 2 years)
- Social security number
- Date of birth

The credit reporting agency may also ask you for some information that only you would know, like the amount of your monthly mortgage payment.

Avoid Fraudulent Inquiries

www.annualcreditreport.com is the only authorized source for your free annual credit report from the three nationwide consumer reporting companies. www.annualcreditreport.com and the nationwide consumer reporting companies will not call you or send an email asking for your personal information. If you get a phone call or an email, or see a pop-up ad claiming it's from www.annualcreditreport.com or any of the three nationwide consumer reporting companies, do not reply or click on any link in the message – it's probably a scam. Report such incidents to the Federal Trade Commission's database of deceptive spam at www.ftc.gov or 1-877-FTC-HELP (1-877-382-4357)

Facts & Figures

In 1981, the average American spent 3% of their income on credit card bills and 11% of their income went into savings.

In 2003, the average American spent 12% of their income on credit card bills and only 1% of their income went into savings!

Dietary Guidelines 2005 Released



spotlight on health

Federal law requires a review of the dietary guidelines every five years. The sixth edition of *Dietary Guidelines for Americans 2005* has just been released. The new edition places stronger emphasis on reducing calorie consumption and increasing physical activity.

The new *Dietary Guidelines* are based on the latest scientific and medical information. They provide advice for people age two years and older about how proper dietary habits can promote health and reduce risk for major chronic diseases. The new guidelines highlight the principle that Americans should keep their weight within healthful limits and engage in physical activity. They will help consumers make smart choices from every food group, get the most nutrition out of the calories consumed and find a balance between eating and physical activity.

Key recommendations for the general public and for special populations are grouped into nine general topics: Adequate nutrients within calorie needs, weight management, physical activity, encouragement of certain food groups, fats, carbohydrates, sodium and potassium, alcoholic beverages and food safety.

A copy of the new *Dietary Guidelines* brochure is available at <http://www.healthierus.gov/dietaryguidelines/>.

Heart Disease Update

The American Heart Association shares that regular physical activity reduces the risk of heart disease, and less fit people have a 30-50% greater risk of developing high blood pressure. Regular activity may also reduce the risk of some kinds of strokes.

Most studies showing the positive effects of exercise have been done with men. The few studies that have included women have indicated that women may benefit even more than men from being physically fit. Early indica-

tions show the reduced rates of death by heart disease are higher for women who are physically fit than for men. Women who do not exercise have twice the chance of dying from heart disease than women who do exercise. Elderly women who have not been physically active experience more disability in their daily function than women who have been active.

Talk Yourself to Health

Are you a talkative person? That may be good news. Researchers have found that gabbing with your friends actually fends off mental decline. In a study of 3,600 Americans, 24 - 96 years of age, those who spend the most time speaking and visiting with friends showed less decline in thinking skills and better memory.

Sitting down to a nutritious meal and visiting with friends and family has many pay-offs!!! Enjoy!!!

Good News

Eating five servings of fruits and vegetables every day will lower your risk of most cancers by 20% without making any other changes in your life.

Answer Line

Families Extension Answer Line is a program of Iowa State University Extension, providing information and resources for Iowa consumers with home and family questions.

Professional home economists answer questions in the areas of child development, cleaning, consumer management, food preparation, food preservation, food safety, home environment, household equipment, nutrition, textiles and laundry. For more than 25 years, questions have been answered through a toll-free phone service. Through frequently asked questions, Iowans can now access information on the Web, 24 hours a day, 7 days a week at www.extension.iastate.edu/answerline/.

The toll-free number, 1-800-262-3804 is answered Monday through Friday, 9:00 am - 12:00 noon and 1:00 pm - 4:00 pm.



For your health

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