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Where to Turn for Help

Author—Mary M. Wienand, Guest Blogger



When I was a young adult, I longed for the days when I wouldn't have to count every penny. I envisioned a future where my college education would pay off and I would not have to worry about money anymore. Well, I am well past college age, but I have yet to reach the worry-free future I envisioned. What I have come to realize over the years is that managing money is often complicated and stressful and a recent report published by the Iowa United Way confirms that one third of Iowans struggle financially.

Last month the Iowa United Way published a report on **Asset Limited, Income Constrained, Employed (ALICE)**. The report shows that **ALICE** families work hard and earn above the Federal Poverty Level (FPL), but still struggle to afford a basic household budget of housing, child care, food, transportation, and health care. Hopefully, when people read the report they will recognize they are not alone.

Many people don't know where to turn when they have questions about money. As Human Sciences specialists in Family Finance we offer many classes on finances that can help people feel a bit more prepared. Our classes provide a safe environment to ask questions and learn from each other.

One example is the SMART CHOICE health insurance education class. Studies show that the cost of healthcare has become a significant portion of our family budget yet many of us don't know how to choose a plan.



Health insurance coverage and terms can be complicated and there are many decisions about types of care, service providers, out of pocket expenses, etc.

Like many financial decisions, it is important to begin with an understanding of what you need – like your family's typical usage and healthcare priorities. The SMART CHOICE Health Insurance is designed to help people gain a set of skills so that they can choose a

plan that best fits their family's needs and then use that plan efficiently once enrolled. The course provides core information about health insurance, tools to use to make appropriate decisions, and a chance to compare hypothetical policies.

For more information about our resource list or to contact your local Family Finance specialist visit:
Family Finance Programs

<http://www.extension.iastate.edu/humansciences/family-finances-families> .

Family Finance Specialists

<http://www.extension.iastate.edu/humansciences/staff-family-finance>

Related Content Links

Download a copy of the United Way ALICE Report

<http://unitedwayalice.org/lowa/>

Smart Choice Health Insurance

<http://www.extension.iastate.edu/humansciences/health-insurance>

Too many berries? Freeze a pie!

Author—Beth Marrs, Program Specialist I—Human Sciences



My family loves pie! My son, who lives on the east coast, firmly believes you can't find a pie there that equals what you can find in the Midwest. With berry season here, you may want to consider making some extra pies now to freeze for later use.

If freezing an UNBAKED filled pie, add an extra 1-2 Tablespoons flour or ½ Tablespoon cornstarch to compensate for the extra moisture that will exude while baking. Do not cut vents in the top of double crust pies before freezing. Wrap, label, and freeze for up to three months. Bake unthawed pies at 425 degrees for 15 minutes, reduce heat to 375 degrees, and bake an additional 25-35 minutes. For easier clean-up, bake the pie on a baking sheet lined with parchment paper.

BAKED and filled double-crust pies may be frozen up to 6 months. Be sure to wrap them well and label them before freezing. When ready to eat the pie, loosen the wrapping, and thaw in the refrigerator. Warm thawed pies in a 350 degree oven for 10-15 minutes. Cover the edges of the crust with foil to prevent burning if necessary.

DESKerWhat?

Courtesy of National Center on Health, Physical Activity and Disability (NCHPAD)

http://www.nchpad.org/fppics/deskercise%20poster_updated.pdf



Sitting is the new smoking. Long periods of sitting, even if you get the recommended 30 minutes of physical activity in during the day, can be harmful to your health. If you have a sedentary desk job, you may find it difficult to move throughout the work day.

Try to “deskercise,” which refers to exercise that can be done during the workday right at your desk. The National Center for Health, Physical Activity and Disability (NCHPAD) has a deskercise poster with deskercise suggestions. Choose two exercises on the poster and do them twice a day. The exercises include cardio, strength, and flexibility. Challenge your coworkers as well to get active at their desks.

Deskercise!

20 WAYS TO GET MOVING WHILE YOU WORK

The term “deskercise” refers to exercise that can be performed throughout your workday and even from your desk. There are a variety of movements available, but here are 20 inclusive ways to effectively add more movement into your day.

CARDIOVASCULAR

1. JOG IN PLACE:

This exercise can be done seated or standing. Continue the movement for one minute. If standing, increase intensity by picking up your knees.



2. SKI ARMS:

Hold arms up and out fully extended with one arm forward and the other back. Swap arms back and forth moving continuously for one minute.



3. SEATED DANCING: There is no shame in a quick bout of seated dancing. Maybe you have a closed door or cubicle barrier. Regardless, let loose for one minute and get your heart pumping.



4. PUNCH IT OUT:

From a seated or standing position take some jabs into the air continuously for one minute. To ramp up the intensity grab some full water bottles for added weight or perform in a squat position if standing.



5. ARM CIRCLES: Sit tall on the edge of your chair with arms fully extended to the side. Make small circles and work your way up to larger circles. Continue for one minute.

STRENGTH

6. SQUEEZE: Perform an isometric hold on either your glutes or abdominals for 10 seconds and release. Repeat squeeze five times.



7. WALL SIT:

Find a wall, squat down with your thighs parallel to the floor, make a 90-degree angle with your legs, and hold for a minute. You can also split the challenge into two, 30-second sits.



8. CHAIR SQUAT:

Sit on the edge of your chair with feet about shoulder-width apart. Stand up without using your hands and then squat down to return to your chair. When squatting, stick your backside out and always make sure your knees do not cross over your toes. Complete 8-10 reps.



9. DESK DIP:

Use a sturdy desk or a non-rolling chair. Sit at the very edge if using a chair and place your hands on both sides of the body. Plant both feet on the floor and take one to two steps away from the desk or chair. Bend your elbows down to a 90-degree angle, hold, and re-straighten. Complete 8-10 reps.

10. HAND SHAKE:

Clasp hands in front of chest as if you were giving yourself a handshake. One thumb should be up and the other down. Pull as hard as you can and hold the movement for 20 seconds repeating twice.



11. PRAYER HANDS:

Seated upright with feet flat on floor, bring palms together in front of your chest; push both hands together powerfully until you feel your arm and chest muscles contract. Hold for 20 seconds and repeat twice.



12. WALL PUSH-UP: Start standing or seated in a chair about two feet from a wall. Lean forward until palms are against the wall and then bend your elbows to push yourself toward the wall. Hold push-up for a few seconds and then push back to the starting position. Complete 10 reps.



13. CHEST FLY:

Grab two objects and hold in each hand. Begin with arms fully extended in front of your body. With the extension, move your arms out to the side and pull them back to starting position.

14. SHOULDER ROLL BACK:

Roll your shoulders back and squeeze shoulder blades together holding for 10 seconds. Repeat the movement five times.



15. RAISE THE ROOF: Grab two objects and hold in each hand. Begin with your arms fully extended out in front of your body. With objects in hand, keeping the extension, move your arms out to the side and pull back into the starting position.



16. SEATED CRUNCHES: Seated upright with feet flat on the floor, bring your palms together in front of your chest and push both hands together powerfully until your arm and chest muscles contract. Hold position for 20 seconds; repeat twice.



17. OVERHEAD TRICEPS EXTENSION:

Seated upright with feet flat on the floor, bring your palms together in front of your chest and push both hands together powerfully until you feel your arm and chest muscles contract. Hold the position for 20 seconds and repeat twice.

FLEXIBILITY



18. FOREARM STRETCH:

Hold one arm fully extended out in front of you with your fingers facing up. Use your other hand to pull your fingers back towards your body and hold the stretch for 10 seconds. Repeat with your other arm. Now perform the same movement but with your fingers facing down on each arm.

19. SHOULDER

STRETCH: Cross one arm over your body and loop the other arm at the elbow of the extended arm and hold for 10 seconds. Repeat the same movement with your other arm.



20. CHEST OPENER:

Grab two objects such as a full water bottle and hold in each hand. Begin with your arms fully extended out in front of your body. With objects in hand, keeping the extension, move your arms out to the side and pull them back into the starting position.



Grab and Go Box

Author—Susan Taylor, Field Specialist II—Families



My sister lives in Texas, where it is Hurricane Season. In the Midwest, we can have floods, tornadoes and severe winds. After the Katrina Hurricane, southern state Extension colleagues put together instructions for making a “**Grab and Go Box.**” If you had a moment’s notice, would you be able to grab your necessary papers before leaving? Are you prepared?

Place papers in sealed waterproof plastic bags and store in a durable, sealed portable box. Store the box/backpack at home in a secure easily accessible location. If you need to leave your home, – grab the box and take it with you. Keep the box with you at all times.

Things to include in your **Grab and Go Box** are:

- Cash or traveler’s checks and roll of quarters (ATMs might be down)
- Emergency phone numbers for: doctors, pharmacies, financial advisors, clergy, repair contractors, family, etc
- Copies of prescriptions – for medications and eye wear
- Medical reports – children’s immunization records, health and dental insurance cards
- Insurance policies – auto, flood, renters/homeowners; make sure the policies you put in the Grab and Go Box show the policy numbers and contact numbers
- Copies of deeds, titles, wills/trusts, durable power of attorney, healthcare directives, stock and bonds certificates, recent investment statements, home inventory, birth, death, adoption and marriage certificates, passports, employee benefit documents, last year’s state and federal tax returns.
- Backup copies of computer financial records
- Computer user names and passwords
- Keys to safe deposit box
- Irreplaceable personal photos
- List of Numbers – social security, bank accounts, loan, credit card(s), driver’s license and investment account
- List of debts obligations – due dates and contact information



Having an out of state contact can be helpful so you can let family and friends know you are okay. When my sister evacuated from Hurricane Rita, my family was grateful that she called me about her whereabouts during her travels.

Electronic Newsletter

We are always looking for ways to conserve resources; if you have email access please sign up to receive the monthly newsletter electronically!

Is this your first time viewing the newsletter? If you’d like to start receiving this newsletter please contact Katie Christensen, Office Assistant at (319) 334-7161 or email: katiechr@iastate.edu.



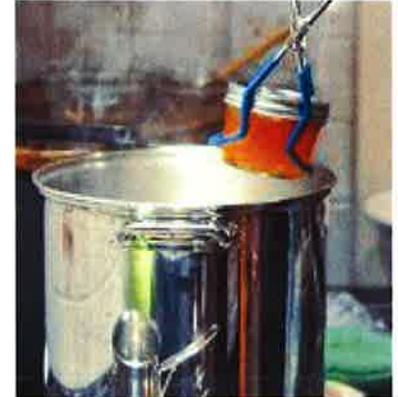
Am I saving money by canning my own food?

Author—Beth Marrs, Program Specialist I—Human Sciences



Home food preservation has been pretty popular during the time that I've been working at AnswerLine. We certainly get lots of calls about it; but one question is rarely asked. I think callers assume that they are saving lots of money by preserving food at home. If you are canning or freezing food only because you think you are saving lots of money, you may want to take a deeper look.

There really are many reasons to preserve your own food. Gardeners really enjoy tasting produce from their gardens year round. Some people with health issues are happy to spend time and energy ensuring that the food they have is free from added salt or sugar. Some people are committed to the idea of local foods, and some people really just enjoy the process of canning or freezing food.



Both of the common forms of food preservation, canning or freezing can provide a lot of entertainment. However, if you are only interested in the financial aspect of the process then we should consider all the “hidden” costs of preserving your food at home.

You will need to consider:

1. The cost of buying the freezer and maintaining it
2. Electricity to run the freezer
3. Material costs for freezer containers or freezer bags
4. Ingredients such as water, fruit juice, sugar, anti-darkening solutions
5. You may also want to consider your time, unless it is a hobby that you truly enjoy
6. The cost of a canner
7. The cost of the jars, rings, flats
8. Electricity or gas for you stove
9. Canning tools, such as funnels and jar lifters
10. Repair to the canner, including gasket replacement or gauge testing
11. The actual cost of the produce you are preserving—either seeds or purchase price
12. The cost of your recipe books for safe, tested recipes

If you add up all the costs and compare them with the cost of food purchased at the grocery store, you may find you are not saving much money after all. If you want to calculate the cost of freezing food, Colorado State University has a handy chart to help you calculate; to view the chart visit

<http://extension.colostate.edu/topic-areas/nutrition-food-safety-health/cost-of-preserving-and-storing-food-8-704/>

I've always enjoyed the process and using my home preserved foods. I've never really worried about saving money; we just enjoy the food. Happy canning!

On the Counter or in the Fridge?

Author—Jody Gatewood, Registered Dietitian & Assistant State Nutrition Program Specialist



My kids and I have been faithfully watering our tomato plant (we're not getting much rain where we live!) and watching it grow this summer. We're growing the plant in a large container and it's the only

produce we are growing this year, so we're giving it extra good care. There are 3 green tomatoes on it so far, but lots of flowers so I think we could get quite a few tomatoes!

If you're growing your own produce or shopping at a farmers market, it's just about time for all that wonderful produce to be ready. It's great to eat when it is so fresh, but when you aren't able to eat it fast enough, it's good to know how to properly store the produce so it lasts longer.



Here's a quick look at how to store some types of produce:

Refrigerate:

Apples, berries, asparagus, green beans, broccoli, carrots, leafy greens, and anything that is cut up

Keep at Room Temperature:

Melons, tomatoes, squashes (store on the counter but away from direct sunlight)

Onions, potatoes, sweet potatoes (best if kept in a dark area such as a pantry)

Ripen on Counter then Refrigerate:

Nectarines, peaches, pears, plums

Son's Easy Temperament an Asset for Coping with Physical Disability

Author—Janet Smith, Family Life Extension Specialist



The temperament experts—describe three temperament types—feisty, slow to warm up and easy. I have blogged about my feisty 15-year old son, my slow to warm up 20-year old daughter and now I am going to share with you my experiences raising my 21-year-old “easy” son. Has parenting him always been easy? Not in the least!

My first born son—Jared has always been an easy temperament kid. He really never cried. I fed him every four hours because that's what the doctor said. He didn't demand it. But I knew I should. He didn't use a pacifier. He was content on his own. He smiled at everybody. He adjusted well, despite his parents' inexperience. He was simply the most content, happy baby. His easy temperament was a good match for my sometimes “feisty” temperament.

My concerns with his physical development started at 10 months of age when I noted that he couldn't sit up on his own. And at 18 months, I really began to worry because he still wasn't walking. I remember our family doctor looking at him as he referred to a child development book and said, “Hmm, he really should be walking. He looks strong enough”. As a first time mom I wondered, “was he just too easy-going?”, “was he lazy?”, or “could it be something else?”. But his easy going style, and a long waiting list for the developmental clinic kept these questions in my mind for several months. And still he couldn't walk.



Then at 20 months of age, Jared had his first of several febrile seizures. Most twenty month olds wouldn't have tolerated that EEG cords, the IVs and the liquid epileptic medications. But Jared did. He Smiled, and actually seemed to enjoy the interaction with the nurses and lab technicians. The testing went on for a couple of months and then just prior to his 2 year birthday,

we received his diagnosis of Duchenne Muscular Dystrophy. Duchenne Muscular Dystrophy is a progressive neuromuscular disease that typically effects only males, because of the x-linked genetic mutation. Boys are sometimes slow to develop physically, sometimes have speech and cognitive challenges as well as cardiac and pulmonary issues, and lose the ability to walk around the age of 12. So at the same time that we celebrated his first steps, we mourned the losses that lay ahead his first future knowing that he would permanently lose his ability to walk. His easy going temperament has been the key to our acceptance. He has never expressed his desire to do anything physical that he wasn't able to do. His positive attitude is infectious. His easy temperament is an asset. I hope that you can see the temperaments that your children have as an asset too!

I'd like to customize my order please

Author—Lori Hayungs, Family Life Extension Specialist



...that's the phrase that came to mind when I thought about this week's blog. Which, when it comes right down to it, I do want my child to be unique. A customized order. An individual. Not a cookie cutter replica of her friends. Having said that, I guess I should then expect myself to parent her as if she IS customized.

While we search for THE right answer to our parenting questions, we really do come realize that there isn't just ONE right way, not even in a family with multiple children. Parenting is all about understanding each individual unique child and beginning to dance with their customized self. In the moments where parenting is frustrating, I have learned to give myself permission to be frustrated while at the same time learning to appreciate that I have created something unique. Customized. Created by me with input from her, her friends, her neighbors, her community and her world. Taking all those pieces and watching and wondering at the same time.



Sometimes its important as a parent to step back and let the child lead the dance that we have been talking about over the last several weeks. Other times it's important to be the adult and make the decisions (and follow through). Parenting is a back and forth, leading and guiding and following all at the same time. THAT's what makes it customizable. It shouldn't look just like the next door neighbors family, or your own childhood experiences or the tv show on a popular network.

You and your child should customize your world together and enjoy the journey along the way. How have you customized your journey?

Pet Food and Food Safety

Words on Wellness

We know to wash our hands before eating dinner and after using the bathroom, but what about after handling pet food?



You're running late again, and just as you head for the door, you remember Fido still needs his breakfast. After serving him a hearty scoop of kibble, you're in the car and on the road, and along for the ride may be the foodborne bacteria *Salmonella*.

Most pet food and pet treats are processed and handled properly so

they're Salmonella free and safe for your pet to eat and for you to touch. But sometimes pet food and pet treats become contaminated with *Salmonella* and you won't know by looking at the food. If you touch contaminated pet food or treats, you may become ill from *Salmonella* or pass the bacteria on to other people.

The foodborne illness caused by *Salmonella* is called salmonellosis. The illness may be life threatening in some groups, such as children, older adults, and people with compromised immune systems (e.g., those with cancer).

Symptoms of salmonellosis in pets include vomiting, diarrhea, fever, decreased appetite, and decreased activity.

Washing your hands with warm, soapy water after handling pet food is the best way to reduce your risk of foodborne illness from contaminated pet food. Washing your hands is also the best way to reduce your risk of passing foodborne illness on to others. Take time to wash your hands after feeding Fido, even on rushed weekday mornings.

Mini Berry Pie

Serving Size: 1 shell with 1/4 cup filling Serves:5 Cost: \$0.83/serving

SPEND SMART
EAT SMART

Ingredients:

Pie Crust

- Nonstick cooking spray
- 5 whole wheat tortillas (6")
- 1 tsp sugar
- 1/4 tsp cinnamon

Pie Filling

- 1 bag (16ozs) frozen mixed berries (2 1/2 cups)
- 1 1/2 tsp sugar
- 1 tsp cornstarch



Instructions:

1. Preheat oven to 375 degrees F.
2. Spray muffin tin with nonstick cooking spray.
3. Lay tortillas flat. Spray one side of each tortilla with cooking spray.
4. Combine sugar and cinnamon. Sprinkle mixture on the tortillas.
5. Place the tortillas in the muffin tin. Fit them into the muffin bowls with the cinnamon sugar on the inside.
Bake tortillas for 13-15 minutes. They will be light brown and crisp.
6. Put berries in a medium saucepan over low heat.
7. Mix sugar and cornstarch in a small bowl. Add mixture to the thawed berries.
6. Cook over medium heat. Mixture will start to get thick and bubble. Cook 1 minute more. Remove from heat.
6. Put 1/4 cup berry filling into each tortilla bowl.

Tips:

- Mini pies have a great fresh taste in the middle of winter.
- Make tortilla bowls ahead of time. Store in an airtight container.
Do not add filling until serving.
- Add a spoonful of yogurt on the top of the filling.

Nutrition Facts	
Serving Size 1 shell with 1/4 cup filling	
Servings Per Recipe 5	
Amount Per Serving	
Calories 110	Calories from Fat 15
% Daily Value*	
Total Fat 2g	3%
Saturated Fat 0g	0%
Trans Fat 0g	
Cholesterol 0mg	0%
Sodium 200mg	8%
Total Carbohydrate 20g	7%
Dietary Fiber 9g	36%
Sugars 6g	
Protein 3g	
Vitamin A 2%	Vitamin C 25%
Calcium 2%	Iron 2%