Extension to Families At Work...At Home

Making the Cut

Which is better at preventing a foodborne illness outbreak—a wooden or plastic cutting board? This is a long-standing food safety question. Some research suggests wood is a better option, because the pores in the wood can trap and immobilize bacteria, which then die. Other studies, however, suggest bacteria absorbed in wooden boards can in fact survive and could possibly multiply and re-contaminate the surface in the future, making plastic seem superior.

The take-away message is that all cutting boards, plastic or wooden, can be sources of contamination. To help prevent contamination, your cutting board needs to be clean and in good condition.

1. After each use, scrub your cutting board in hot, soapy water, then rinse and allow to air dry.
2. Using the dishwasher to clean plastic and solid wooden boards is fine, but laminated boards can crack in the dishwasher.
3. Wooden and plastic cutting boards can be disinfected with a bleach solution (1 tablespoon traditional regular chlorine bleach [6% sodium hypochlorite] per gallon of water or 2 teaspoons concentrated bleach per gallon of water). Pour solution over the surface and let sit for at least one minute; then rinse well and air dry.
4. It is time to get a new cutting board if your board has cracks, crevices, chips, or grooves where bacteria can hide.
5. Designate one cutting board for raw meat, poultry, and seafood, and another for vegetables, fruits, breads, and other ready-to-eat foods to avoid cross-contamination.

For more information, visit the Iowa Food Safety website: http://www.extension.iastate.edu/foodsafety/
Sources: University of California, Berkley Wellness Letter
Annie’s Project Provides Agriculture Business Education for Iowa Farm Women

Farm management education for women in Iowa
Annie’s Project is an educational program dedicated to strengthening women’s roles in the modern farm enterprise. The courses foster problem solving, record keeping, and decision-making skills in farm women.

Courses are offered through a network of Iowa State University Extension and Outreach educators, including farm management specialists, value added agriculture specialists, and county staff that have received Annie’s Project curriculum training.

Managing Finances
- Financial ratios and balance sheets
- Working with lenders
- The intersection of family and farm finances

Managing Human Resources
- Improving family and business communication
- Choosing insurance for the farm family

Managing Legal Issues
- Property titles and asset ownership
- Estate planning terms, concepts and tools
- Liability protection

Managing Marketing
- Determining break-even price points
- Accessing market information
- Developing marketing plans

Managing Production
- Using Ag Decision Maker and Web Soil Survey tools
- Enrolling in USDA programs
- Purchasing crop or livestock insurance
- Updating farmland leases

Program begins March 5th with a light supper at 5:30 pm, program set from 6:00 pm to 9:00 pm; at Titonka Savings Bank in Forest City. The classes will continue every Thursday evening through April 9th. To register or for more information please contact the Winnebago County Extension Office 641-584-2261 or 888-408-6606. Register online and get additional information at www.aep.iastate.edu/annie/2015/c15forestcity
Retirement Resources for Every Age

No matter how close or far Iowans are from retirement, the new “Retirement: Secure Your Future” Web page from Iowa State University Extension and Outreach will help them prepare, said Barb Wollan, a human sciences specialist in family finance.

The Web page includes resources for three general audiences: those who are just starting to prepare for retirement, those in mid-career and those who are nearing retirement. It includes publications on a wide range of topics, all available for free online review or download. Video learning modules, usually 10 to 20 minutes in length, also are available on specific topics.

“Currently three modules are available. We expect to add several more in the next month or two, and build the collection over time,” Wollan said.

“Our goal is to provide information that can help people understand their retirement planning decisions,” Wollan said. “For example, young adults often will tell us, ‘I’ve got plenty of time before I retire; right now I have other things to worry about.’ Many young adults don’t realize the tremendous retirement benefit they will gain by starting early, even if they only set aside a small amount each month. One of the publications and an upcoming module help to explain this concept.”

Investors of all ages have questions about investing and asset allocation, and may be confused by the various types of tax-advantaged accounts they can choose from, Wollan said. Two publications address those questions in clear, straightforward language.

For those approaching retirement within the next five to 10 years, a set of four “Retirement Transitions” publications explains key topics that affect retirement well-being, including Social Security options, required minimum distributions, income annuities and strategies for establishing a steady income flow in retirement.

In addition to materials consumers can use on their own, the “Retirement: Secure Your Future” Web page also highlights three core retirement workshops from ISU Extension and Outreach. These workshops are available to groups and sometimes are offered to the public, with a modest fee to cover expenses, Wollan said.

“ISU Extension and Outreach materials always are non-commercial, with no vested interest in promoting any particular products or services,” Wollan said. “That makes them fairly unique in the retirement planning world, which is dominated by commercial firms and organizations that have commercial interests through advertising. I don’t discourage people from reading and learning from commercial material, but it’s important to critically evaluate the motives of those sources. ISU Extension and Outreach materials are based on research.”

Family Fun Night at YMCA February 28th

Family fun night has been planned for February 28th from 6-8:30 pm at the Forest City YMCA. This free family event will provide you and your family with some quality time to spend together with use of the YMCA. Your family can enjoy swimming, basketball, wallyball, rec room and free pizza with drink. This event is made possible through donations and support from the Winnebago County businesses, Winnebago County Extension council and the YMCA. Space is limited for this family event please call to register the Thursday before each evening at 641-584-2261 or email your reservation to xwinniebago@iastate.edu.

Annie's Project

Educational classes for Farm Wmen

March 5th, March 12th, March 19th, March 26th, April 2nd & April 9th from 6:00 to 9:00 pm
Light supper at 5:30 pm
Titonka Savings Bank - Forest City

Annie's Project is an educational program dedicated to strengthening women's roles in the modern farm enterprise. Through six educational sessions, Annie's Project fosters problem solving, record keeping, and decision-making skills in farm women.

QUESTIONS or to Register: Call Winnebago County Extension Office 641-584-2261

Extension programs are available to all without regard to race, color, national origin, religion, sex, age or disability.
FREE TAX PREPARATION & E-FILING

What to Bring:

- SS Cards and Valid ID's (both spouses if filing jointly), correct DOB for all Family Members
- 2014 W-2's & 1099's
- 2014 Tax Return
- Voided check and or savings account no. for refund direct deposit

CALL (641) 530-3308 for an Appointment
(Mason City, Garner, Forest City, Charles City, Osage)

Easy to Qualify!

Household income $54,000 or less, for free BASIC tax return prep and e-filing!

NOT for individuals that are self-employed, farm income and payments, have itemized deductions, rental property, or sales of stocks and bonds.

FAST REFUNDS!!

IOWA STATE UNIVERSITY
Extension and Outreach
Healthy People, Environments, Economies.
Ask a friend to join you on the 4th Wednesday’s in January, February and March. Only $5 for one session.

Identity Theft

Wednesday, January 28 • Noon to 1 p.m.

Each year, millions of consumers have their identities stolen. Identity theft is a serious crime and can cost people time and money. Identity theft occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. It can destroy your credit and ruin your good name. Learn how to protect your identity, detect suspicious activity and defend against ID theft.

How to Improve My Credit Score

Wednesday, February 25 • Noon to 1 p.m.

What is credit, different forms of credit, building credit history & understanding credit reports? How to use credit wisely and solutions to credit issues will also be discussed. Learn techniques to improve your credit score. Now is the perfect time to look at an in-depth look at strategies that can help you take control of your finances: 1) basic month-to-month money management 2) Learn what credit reports say and how to improve them and 3) wise use of credit and negotiating with creditors.

Financial Winter Cleaning

Wednesday, March 25 • Noon to 1 p.m.

You know how good it feels when your house is clean? It feels just as good when your financial and business papers are well-organized. This session will include guidelines and strategies.

After you register, you will receive an e-mail with the web address and class materials along with instructions on how to log in. $5/session

Register by MAIL (send form and fee—Check box below for classes)

Name: ____________________________
Address: __________________________ City/Zip: __________________________
Phone: __________________________ eMail: __________________________

Check payable to: ISU Extension and Outreach
2023 S Federal Ave
Mason City, IA 50401
Attention: Brenda Schmitt

Requirements for log on and learn:

✓ Computer with high speed Internet
✓ Speakers or headphone
✓ Microphone or chat box for participation

[Check off the classes you wish to register for]

___ Identity Theft
___ How to Improve My Credit Score
___ Financial Winter Cleaning
ISU Research Farm
Annual Meeting & Program

March 12, 2015
9:00 AM—2:00 PM
Duncan Ballroom
2337 Nation Avenue, Britt, IA

TOPICS

North Iowa Research Farm Annual Meeting
Dennis Schwab, North Central Iowa Research Association President

North Iowa Research Farm Season Review
Micah Smidt, North Iowa Research Farm superintendent

On-Farm Cooperator Trials
Matt Schnabel, North Iowa Research Farm ag specialist

Unmanned Aerial Vehicle (UAV) Technology
Ryan Bergman & Zach Vanderleest, ISU agriculture & biosystems engineering staff

Nitrogen Management
Paul Kassel & Angie Rieck-Hinz, ISU Extension and Outreach field agronomists

2015 Grain Outlook
Chad Hart, ISU Extension and Outreach economist

Pre-registration requested by Thursday, March 5 to:
Hancock County Extension and Outreach Office, 641-923-2856 or
Wright County Extension and Outreach Office, 515-532-3453

Meeting open to all association members and all interested persons.

IOWA STATE UNIVERSITY
Extension and Outreach

ISU Extension and Outreach programs are available to all without regard to race, color, age, religion, national origin, sexual orientation, gender identity, genetic information, sex, marital status, disability, or status as a U.S. veteran.