

# THE ELDERWAY

A MONTHLY PUBLICATION OF HAWKEYE VALLEY AREA AGENCY ON AGING

Serving Black Hawk, Bremer, Buchanan, Butler, Chickasaw, Grundy, Hardin, Marshall, Poweshiek and Tama Counties in Iowa

Volume 26, Issue 10

April 2009

## Green Iowa AmeriCorps Works on Energy Efficiency in Cedar Valley

A team of AmeriCorps workers in the Cedar Valley is working with existing organizations to rehabilitate and improve homes with energy efficiency and conservation in mind.

The Green Iowa AmeriCorps Energy Unit will identify and assist with rebuilding and reconstructing including for flood/tornado victims, low-income and elderly persons, said Dave Williams, volunteer project supervisor.

"We are delighted to have AmeriCorps members in our community," said Kamyar Enshayan, director of the Center for Energy & Environmental Education (CEEE), University of Northern Iowa. "This is the first of many collaborations the CEEE will help develop to raise public awareness on energy conservation."

The CEEE is the lead entity with key partners that include: Iowa Department of Natural Resources (DNR), Black Hawk Long-term Recovery, Cedar Falls Utilities, City of Cedar Falls, City of Waterloo, and Iowa Heartland Habitat for Humanity.

"We will do energy audits, weatherize homes, and take other energy efficient home improvement measures," said Veronica O'Hern, one of three full-time AmeriCorps members housed at the CEEE. By June a team of 28 members will be in the area providing hands-on rebuilding and energy efficiency

home improvements.

AmeriCorps members will also expand energy education and outreach in the community at regional fairs and other events.

AmeriCorps recruits people of all ages and backgrounds. Williams, a volunteer with a background in mechanical engineering, is involved because he has a passion for energy efficiency. "I want to see as many homes as possible rehabilitated and reconstructed after flood and tornado damage," he said.

The full-time Green Iowa AmeriCorps Energy Project members are Seth Grissett, a biology/environmental conservation graduate from Grow City College, PA; Veronica O'Hern, a photography/Spanish graduate from New York University; and John Tschetter, a construction specialist from California whose wife is an Iowa native.

The Iowa Department of Natural Resources received the federal AmeriCorps grant and has other AmeriCorps teams working with flooded homes in Cedar Rapids and Iowa City.

Williams said the Green Iowa AmeriCorps project also hopes to work with rural electric cooperatives, Mid-American Energy, and other local business.

For more information, email Green Iowa AmeriCorps at [ia.green.americorps@gmail.com](mailto:ia.green.americorps@gmail.com), or call (319) 266-2388.



**Did you miss Cabin Fever Day at the Senior Centers in March? Rose Christian, Rayona Roszell, and Shirley Keegan (l to r) didn't!! They stopped by the LaPorte City Community Center to enjoy tropical mocktails and a Caribbean influenced lunch. The LPC seniors also held a fishing tournament, a banana eating contest and a tropical trivia contest with prizes.**

## Taste of the Tropics

Area seniors decided to take a break from the long Iowa winter without having to jump on a plane. In March, seniors enjoyed a special Tropical lunch and activities at HVAAA senior Centers.

"Everyone starts getting spring fever about this time of year so we thought we would take a little break from winter as usual," said Jolene

Rush, Senior Services Coordinator for Hawkeye Valley Area Agency on Aging.

KWWL TV covered the activities at the Waterloo Senior Center at Kimball Ridge.

**A list of area Senior Centers can be found on page 8. Senior Center menus can be found on page 7.**

## Eco-Friendly Living for a Healthy and Efficient Home

All of us use energy every day. The choices we make about how we use it impact our environment and lives. Living green and more energy efficiently does not necessarily mean making drastic lifestyle changes. Consuming less of anything means you will pay less too. Here are some simple steps you can take to reduce your energy bill and make your home more energy efficient.

### Home Lighting

- Replace your incandescent light bulbs with Compact Fluorescent Light Bulbs or CFLs. CFLs are 4 times more efficient than incandescent bulbs. Although they are initially more expensive, CFLs will save you money in the long run because they use 1/3 of the electricity and last 10 times longer than incandescent bulbs.
- Turn off the lights when you leave a room. Not only will turning off the lights save

you money but it will save electricity too. If you make it a habit, it will set a great example for others and remind you to be an energy saver in other ways as well.

### Water Conservation

- Installing low-flow showerheads and faucet aerators to kitchen and bathroom taps is one of the easiest ways to make your home more energy efficient. These devices save water and can drastically lower your utility bills because less hot water is used. They are inexpensive and simple to install.

### Appliances

- Operate your dishwasher, washing machine, and clothes dryer only when you have a full load. Use Mother Nature's abilities to your advantage and line dry your clothes when possible.
- Unplug your electronic devices when you are not using them. Even after you turn off items such as your TV, radio, VCR,

phone charger and computer, they are still using energy when plugged into an outlet. Make things easier by plugging a couple of your devices into a surge protector that can be clicked on and off.

### Energy Audits

- Contact your utility company and get a home energy audit! Home energy audits provide you with recommendations for upgrading your heating and cooling system, home improvements and energy conservation practices. Utility companies also offer incentives and rebates to make it easier for you to invest in saving energy. Most utilities provide this service free of charge as well as provide you with free compact fluorescent bulbs, low-flow showerheads, and faucet aerators.

*From Center for Energy & Environmental Education (CEEE), University of Northern Iowa.*

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## From the Director

When you think of green, what comes to mind? If you are reading this in March, you might think of St. Patrick's Day or if you are reading this in April, hopefully we are thinking "thank goodness the green grass is finally starting to show"! And that the green of tulips, daffodils, and other spring flowers are popping through the ground and growing quickly.

Or you might think about that fake green grass stuffed into Easter baskets or green fingers of your children as they dipped those hard-boiled eggs in preparation of those fun-filled Easter egg hunts. What fond memories come with green when you bring those memories back associated with "green".

In this issue, we will have you think a different way about "green".

It doesn't seem a day goes by without hearing about what we need to do to conserve energy and to improve the environment in which we live. Hopefully you can find a few helpful hints in what YOU can do to make a difference.

We will be working more closely with a DNR grant funded activity that brings Americorps volunteers to help Iowa Rebuild Green after last spring's disasters as well as to find ways we can assist with making Iowa a better place to live.

Please help us create some new memories of "Green" by reading the articles and identifying ways you can help make a difference.

Rejoice in the warmth and greening-up that awaits us as we turn the calendar to April.

Donna Harvey, Executive Director

## Compulsive Hoarding Workshop Planned

A Cognitive Behavioral Treatment of Compulsive Hoarding workshop will focus on the understanding and treatment of compulsive hoarding, which is thought to impact the lives of millions of Americans. It will address characteristics of hoarding, including compulsive acquisition, difficulties with decision-making, emotional attachment, belief systems, and co-morbid conditions with special attention to geriatric considerations. Intervention techniques also will be addressed.

The **Presenter** is Renae M. Reinardy, Psy.D with Lakeside Center for Behavioral Change in Minnetonka, Minnesota.

The workshop will be held on **Tuesday, April 28 from 8:30 a.m.-4:30 p.m.** at Saemann Student Center, Wartburg College in Waverly.

The \$50 registration includes workshop, materials, lunch, and CEU documentation. (.78 CEUs for nursing; 6.5 CEUs for social work, other related professions.)

The workshop is sponsored by Covenant Clinic, Wartburg College, Hawkeye Valley Area Agency of Aging, Ministry on Aging Workgroup Northeastern Iowa Synod, ELCA

For more information contact: Lynn Peters, Wartburg College Social Work Department at 319-352-8472 or send an e-mail to [lynn.peters@wartburg.edu](mailto:lynn.peters@wartburg.edu)

## Subscribe to the ElderWay

The ElderWay newsletter is available for a \$7.50/year contribution if you are age 60 and older and live in our ten county service area. We ask all others to pay the total subscription fee.

Some seniors pick up their copy of the ElderWay at their local senior center. Others like getting the ElderWay in the mail. We appreciate contributions from all our readers! Check the date on your label to see when it's time to contribute. If your renewal date is 4/1/2009 on your mailing label, then we received your last contribution in April 2008.

Many of our contributors choose to contribute more than the basic rate each year and become **Sponsors** ensuring that **The ElderWay** is available to all older persons in the area. **Benefactors** contributed \$30.00 or more. **Patrons** contributed \$15.00 or more. **Friends** contributed up to \$15.00. We want to thank each and everyone of you for your support.

All contributors in the past month are listed in **This Month's Sponsors** on this page. If you contributed recently, please check the Sponsor list and your mailing label to be sure we received your contribution.

**I Want to Receive the ElderWay.**

To receive the ElderWay or become a sponsor, complete this form. Please print and include your complete mailing address.

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Mail to: **HVAAA, PO BOX 388, Waterloo, IA. 50704-0388.**



## The ElderWay

**PO BOX 388**  
**Waterloo, IA. 50704-0388.**  
**319-272-2244 800-779-8707**  
**e-mail: [hvaaa@hvaaa.org](mailto:hvaaa@hvaaa.org)**

**The Elder Way** is published monthly to entertain, educate, and inform our readers. The opinions expressed in *The Elder Way* do not necessarily reflect the opinions of the Agency on Aging, its governing bodies, or Advisory Councils. Articles, letters to the Editor and other comments are welcome. **The Elder Way** reserves the right to publish all or part of material submitted. Deadline is the 10th of the month for next month's issue.

**Our Vision:** Our vision is to empower older persons to live safe and independent lives with dignity, purpose and self-determination.

**Our Mission:** Hawkeye Valley Area Agency on Aging will create and provide services for older persons to empower them to maintain their independence.

In accordance with the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973 and the Aging Discrimination Act of 1975, it is the policy of Hawkeye Valley Area Agency on Aging to provide services to all persons eligible under the provisions of the Older Americans Act of 1965, as amended, without regard to race, creed, color, religion, national origin, sex, sexual orientation, handicap or age.

### This Month's Sponsors

#### Benefactors (\$30.00 or More)

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#### Tama

**LifeLong Links**™ Connecting you to Iowa's aging and disability resources

When a loved one's life changes - returning home is a choice.

Connect to your choices at: [lifelonglinks.org](http://lifelonglinks.org)

## Eight Weeks to Wellness™ Lunch and Learn Starts in April in Independence

Do you want a healthier lifestyle? Do you want to stop being plagued by frequent colds and regain your pep? Hawkeye Valley Area Agency on Aging (HVAAA) and the Buchanan County Health Center are offering an eight week educational series to help area residents develop healthy behaviors that contribute to longevity and reduce the risk of disease.

"Eight Weeks to Wellness™ is a great training tool to help make nutrition and exercise changes that can, if continued, help promote better overall health and wellbeing," stated, Stacy McMahan, Director of the Therapy & Wellness Connection, Buchanan County Health Center.

The Eight Weeks to Wellness™ program will be held each Tuesday, starting April 7 at the Buchanan County Senior Center, 400 5<sup>th</sup> Ave., Independence. Lunch will be served at Noon with the class beginning at 12:30 p.m. Participants will learn ways to become more physically active, develop healthy lifestyles,

make healthy fat and carbohydrate choices, achieve and maintain a healthy weight, cope with stress, enhance body-mind connections, and the importance of preventative health checks.

"This is a great way to kick off Older Americans Month in May," stated Diana Johnson, Senior Services Coordinator for Hawkeye Valley Area Agency on Aging. "The theme is 'Living Today for a Better Tomorrow' and this program ties into that theme by encouraging people to make practical lifestyle changes to help reduce the risk of disease and illness, and overall increases their energy levels."

To register for this class call the Buchanan County Senior Center at 319-334-7011. There is a minimal registration fee of \$5 to cover the cost of the Participant Guide and other materials for the class.

Lunch is available on a contribution basis for people age 60 and over, otherwise cost is \$6 for those under age 60.

## Patty Duke to Speak at Aging Well EXPO

### 30th Annual Iowa Governor's Conference on Aging

The 30th Annual Iowa Governor's Conference on Aging 2009 **Aging Well Expo** will provide the tools people need to achieve 'top billing' in their own life.

Older Iowans and professionals interested in issues on aging have the ability to script their own healthier, more independent lives through a wide variety of 70 workshops and worthwhile presentations.

**The Keynote Speaker will be Patty Duke, a mental health advocate, successful author and acclaimed Academy, Golden Globe and Emmy award winning actress.**

The Conference event will be held May 13-15 at HyVee Hall in downtown Des Moines. The annual event is sponsored by the Iowa Department of Elder Affairs.

Continuing education credits for attorneys, emergency responders,



insurance industry personnel, nurses, nursing home administrators and social workers will be available.

**For more information, visit the conference website at:** <http://www.iowa.gov/elderaffairs>

## Powerful Tools for Caregivers Classes Start in April in Cedar Falls

Do you help take care of an older family member or friend? If so, you are not alone. Over 50 million family caregivers in America provide a vast array of emotional, financial, nursing, social, homemaking and other services on a daily or on an intermittent basis.

**Powerful Tools for Caregivers** is an educational series designed to provide tools you need to take care of yourself. If you take good care of yourself, you will be better prepared to take good care of your loved one. As a participant you will learn how to: reduce stress, improve self-confidence, better communicate your feelings, balance your life, increase ability to make tough decisions and locate helpful resources.

Iowa State University Extension and Hawkeye Valley Area Agency on Aging are sponsoring **Powerful Tools for Caregivers in Cedar Falls** this April. This program has been tested and evaluated through a grant from the U.S. Administration on Aging. Local supporters include: Hawkeye Valley Area Agency on Aging, Bremer County Extension, and the Cedar Falls Senior Center.

Classes consist of six, 2 ½ hour sessions held once a week. Two experienced leaders conduct each class. Interactive lessons, discussions and brainstorming help you take the "tools" you choose and put them into action for your life.

Sessions are scheduled every Wednesday for six weeks and begin on April 15 and run through May 20. Classes will be held at the Cedar Falls Senior Center from 9 – 11:30 a.m.

The class is free, but a financial contribution to help defray the cost of the book, which is \$25, is appreciated.

For more information or to register, contact Lou Stockdale at 319-272-2498 or Donna Andrusyk at 319-882-4275.

## Cancer Caregiver Writing Study Invites Participants

For families who provide care to a loved one with cancer, stress and isolation can be a burden that's hard to carry. The University of Iowa is conducting a study to see if older adults (55 years or older) writing about their thoughts and feelings about caregiving can be a strategy to help those family caregivers manage stress.

Family members who provide care for cancer patients are asked to write for 20 minutes about their experiences related to their caregiving role every other day for six occasions. Participants in the study write in their homes or a place and time that is convenient to them. Participants do not need to be "good writers" or worry about spelling or grammar because it is the effect of the writing that is being studied.

Howard Butcher, RN, PhD, Associate Professor of nursing and principal investigator of the Cancer and Aging Program funded study, will evaluate whether expressing stress and other emotions in writing is a helpful way to deal with the often difficult emotions of caring for

a loved one with cancer.

Written expression/ journaling has been used with people who have experienced stressful and traumatic situations such as job loss, abuse, natural disasters, and loss of a spouse. The strategy involves participants writing about their thoughts and feelings. Previous research has shown that this type of writing promotes psychological and physiological health benefits that can last as long as 6 months.

A previous study completed by Dr. Butcher with caregivers caring for a family member with Alzheimer's disease found writing significantly reduced cortisol levels.

The studies have shown that writing helps trauma survivors make meaning out of their life circumstances. This cognitive process can result in physiological changes in the autonomic and immune system by reducing stress and facilitating coping.

For more information about the study or if you are interested in participating in the study, you can reach Dr. Butcher at 319-335-7039.

## HVAAA Hosts Mayors for Meals Day in March

Hawkeye Valley Area Agency on Aging is participating in **Mayors for Meals Day** as part of its **March for Meals** campaign. Twenty-nine Mayors, Mayor Pro-Tems and City Council Members or Representatives from Hawkeye Valley's ten county service area will join over 1,000 mayors across the country to show support for the older people in their community.

In Hawkeye Valley's ten county area, supporters include Mayor Jon Crews (Cedar Falls), Mayor Pro-Tem Reggie Schmitt (Waterloo), Mayor Chad Deutsch (Evansdale), Mayor Bernie Jensen (Hudson), Mayor Rick Lubben (La Porte City), Mayor Lee Bossom (Quasqueton), County

Supervisor Michael Ferreter (Buchanan County), County Supervisor Ellen Gaffney (Buchanan County), Councilman Leland Sprague (Hazelton), Mayor Roger Carson (Hazelton), Council Woman Brenda Baldwin (Dumont), Mayor Robert Haylock (Parkersburg), Mayor William Christensen (Greene), Mayor Darwin Sittig (New Hampton), City Councilman Gary Boorum (Waverly), Mayor Jack Stumberg (Grundy Center), Mayor Lon Larsen (Reinbeck), Mayor Louis Schafer (New Providence), Mayor Jeremiah Andrews (Union), Mayor Norman Kulow (Hubbard), City Manager Ian Riggs (Eldora), Mayor Jerry Welden (Iowa Falls), Mayor Pro-Tem

Bethany Wirin (Marshalltown), Council Woman Andrea Maxwell (Marshalltown), Mayor Loren Rickard (Brooklyn), Mayor Gordon Canfield (Grinnell), Mayor Susan Holubar (Montour), Mayor Chris Bearden (Tama), and Mayor Pamela Wood (Toledo).

"We are excited about the level of participation we have received for our event," said Sally Myers, Associate Director of Program Services for HVAAA. "We hope that by raising awareness of our program no older person will go hungry."

A study conducted by University of Kentucky Center for Poverty Research and Iowa State University found that from 2001 to 2005 over 5

million people over the age of 60 – 11.4 percent of all older people – experienced some form of food insecurity. Of these, about 2.5 million were at-risk of hunger. The study also found that hunger issues were present in both urban and metropolitan areas, in all demographic groups and cut across the income spectrum.

HVAAA offers both congregate and home delivered meals to people age 60 and over on a contribution basis. Call the Senior Help Line toll free at 877-538-0508 to learn more.

If you would like to volunteer to help deliver meals, please call Hawkeye Valley at 319-272-2244.

## Caring For Each Other

Erin Ludwig, Brenda Schmitt, Barb Wollan,  
Family Resource Management  
Iowa State University Extension

*"I'm really struggling," said Harry. "With what?" asked his wife, Rose. "Everything!" was the reply, "Well, maybe not everything but it is scary how the economy has impacted our retirement thus our income just isn't where we thought it was supposed to be."*

*Rose nodded – she understood. "Maybe we should see what resources are available to help us during these trying times."*

Rose and Harry are not alone. The news has been filled with doom and gloom and caused many to have lots of questions about a variety of factors in their life. It is important to know there are a variety of resources available to help people.

### Managing in Tough Times

"Sometimes I just wonder how our community is going to survive," added Harry. "I need to check out the **Managing in Tough Times** website hosted by ISU Extension." Harry will find information that can help small businesses, farms, or communities survive – even thrive – in these tough times. There is also information on dealing with personal challenges such as managing money, dealing with stress, and providing nutritious low-cost meals.

### www.extension.org

"The thought of having one of our children moving home again scares me and raises all kinds of questions," said Rose. "It is kind of like the thought of trying to figure out ways to cut expenses," added Harry. Rose and Harry can find articles on these and a variety of other topics at [www.extension.org](http://www.extension.org). It is an interactive website learning environment delivering researched knowledge from the land-grant universities across America. "One of the guys I drink

coffee with used the "ask an expert feature" to get answers to specific questions about social security and taxes," commented Harry

### Spend Smart, Eat Smart

"Spend Smart, Eat Smart" is a new initiative that features dollar saving ideas, interactive tips, recipe videos and blogs hosted by ISU Extension at [www.extension.iastate.edu/foodsavings/](http://www.extension.iastate.edu/foodsavings/). "I liked the "aisle by aisle suggestions on how to eat healthier and save money. I also picked up a few new recipes," commented Rose. "I hear if we go to the local county extension office and we could ask for the "Spend Smart, Eat Smart" publication series too," added Harry.

### Iowa Concern Hotline

The Iowa Concern Hotline offers 24 hour confidential assistance for those dealing with stress, financial concerns, and legal questions. Iowa Concern can be reached by calling 1-800-447-1985. "It makes me feel better to know there are people I can talk to when I am feeling overwhelmed with our finances," Harry commented.

For further information or if you have specific questions you may also contact your local extension office or visit [www.extension.iastate.edu](http://www.extension.iastate.edu).

## Volunteer Tax Preparation Assistance Sites through RSVP In Black Hawk and Buchanan Counties

RSVP is once again coordinating the AARP Tax Assistance program. This service provides free tax preparation and electronic filing and is open to individuals of all ages with low-moderate income.

### Black Hawk County

Appointments will be taken for Black Hawk County by RSVP for dates from February 2 through April 15. Three tax preparation locations are offered in Black Hawk County: Kimball Ridge Center, 2101 Kimball Ave (Waterloo); Monday—Thursday; The Salvation Army, 207 Logan Ave. Entrance (Waterloo) Monday and Wednesday (walk-ins only); Cedar Falls Senior Center, 528 Main St., Tuesday and Thursday). For more information or to set-up an appointment at any of the Black Hawk County sites, call at (319) 272-2250.

### Buchanan County

In Independence, tax preparation service will be Thursdays 8:30 am to 2:45 pm by appointment only at the Senior Center, 400 5th Avenue NE. Call the Senior Center at (319) 334-7011 and leave your name, number and the purpose of your call. A volunteer will contact you to schedule an appointment.

All tax preparation volunteers are trained in completing basic tax forms, understanding changes and updates, including provisions in the tax code that affect the senior population. Training and materials are provided by IRS and AARP, National sponsors of the AARP Tax Program. RSVP is a program of the Corporation for National Service and is sponsored locally by Covenant Medical Center. For information on other communities offering AARP Tax Counseling locations, call 888-227-7669.

## Iowa Department of Transportation When to Yield Right -of-Way

Where vehicles or pedestrians are likely to meet one another and there are no signs or signals to regulate traffic, there are rules that say who must yield the right-of-way. These rules tell drivers who goes first and who must wait in different traffic situations.

### The following right-of-way rules apply at intersections:

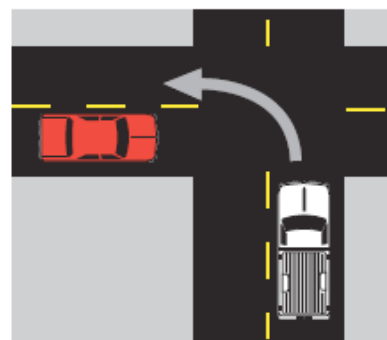
- You must yield when you want to make a right turn after stopping at a red light, but before the light turns green. However, turns on red must be permitted at that intersection. So watch for signs that say "No Right Turn on Red."
- Drivers crossing a sidewalk entering or exiting a driveway, alley, or parking lot must yield to pedestrians. It is illegal to drive on a sidewalk except to cross it.
- Pedestrians using a guide dog or carrying a white cane have absolute right-of-way. Do not use your horn as it could confuse or frighten the pedestrian who is blind.
- Drivers turning left must yield to oncoming cars that are going straight ahead.
- You should watch out for bicyclists. Be ready to yield the right-of-way, even when the bicyclist should yield to you. They have no defense against a car or truck, so it is your responsibility as a driver to watch out for them.
- At an intersection where there is no stop sign or traffic signal, drivers must yield to vehicles coming from the right.
- At a four-way stop, the driver reaching the intersection first gets to go first (after coming to a complete stop.)
- Drivers entering a road from a driveway, alley or roadside must yield to vehicles already on the main road.
- You must yield or stop for pedestrians in marked or unmarked crosswalks at intersections.
- You should yield to other vehicles when approaching the triangular shaped "yield" signs.

### One last rule:

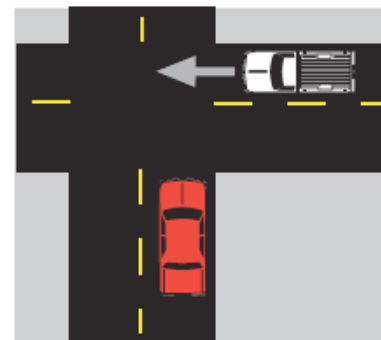
You must yield the right-of-way to a police vehicle, fire engine, ambulance or other emergency vehicle using a siren or air horn, and a red or blue flashing light. Pull over to the right edge of the road, or as near to the right as possible, when you see or hear an emergency vehicle approaching from any direction.

### Yielding Situations

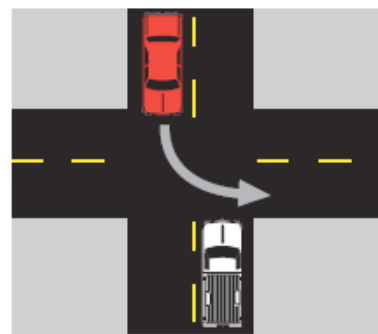
(Red (or grey) car shown here must yield to the approaching Vehicle)



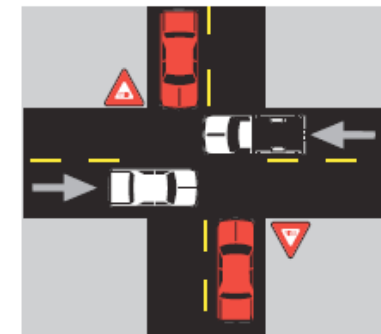
Car in intersection



Car on right



Oncoming traffic



At yield sign

Submitted by Debra Homewood, Iowa Department of Transportation



## Looking for answers?

The Senior Help Line is an information service for seniors and caregivers who have older loved ones.



**Hawkeye Valley**  
Area Agency on Aging

[www.hvaaa.org](http://www.hvaaa.org) • 319-272-1767 or Toll Free 877-538-0508

## News From SHIP

# Medicare Options for Iowans Facing Job Loss or Lay-off

Over the past five to ten years more and more Iowans have chosen to continue employment beyond age 65. Many of them have delayed enrollment in Medicare and have kept their employer health insurance coverage. "Now, as some of these workers face lay-offs or losing their job, questions come up about Medicare and Medicare supplement insurance as a way to cover the loss of employer coverage," says Kris Gross from the State of Iowa's Senior Health Insurance Information Program (SHIIP).

Anyone who delayed enrolling in Medicare Part B because his or her employer, or a spouse's employer, continued to provide primary health insurance coverage has the opportunity for a Part B special enrollment period. This special enrollment period is available any time while you're working or eight months following the last month you had coverage while employed. Call Social Security at 1-800-772-1213 for any Medicare enrollment questions.

The first six months you are 65 or older and have Medicare Part B, you are eligible for a Medicare supplement insurance open enrollment. This means you can apply for any Medicare supplement

policy sold in Iowa and the company must accept you for coverage. They cannot turn you down, add a rider or charge you higher premiums because of existing or prior health conditions. If you're in the open enrollment period and apply for a supplement within 63 days of when your employer coverage ends, the waiting period for pre-existing health conditions will also be waived. This is a one-time opportunity.

The open enrollment is not available to people on Medicare because of disability or end-stage renal disease until they turn 65. If you do not qualify for the open enrollment you can apply for a Medicare supplement, but companies can review your health history to determine if they will cover you.

Prescription drug coverage is often provided by employer plans also. If you are losing your employer provided drug coverage and it was at least as good as Medicare's coverage, you get a special enrollment period to choose a Medicare Part D drug plan. You have two months from the time you lose employer coverage or are notified of the loss, whichever is later.

A two month special enrollment period is also available for Medicare Advantage plans. You must have Medicare Parts A and B and must live in a county where the plan is offered. Medicare Advantage plans offer an alternative to the traditional Medicare program and may include Part D drug coverage.

For more information about Medicare and health insurance options when you face a lay-off or job loss, call SHIIP at 1-800-351-4664 (TTY 1-800-735-2942). Local SHIIP counselors are available across the state to meet with you in person to answer your questions. Call the SHIIP 800# for the site nearest you. SHIIP services are free, confidential and objective.

### Local SHIIP Sponsors:

#### Black Hawk County

RSVP/Covenant Medical Center  
319-272-2250  
Golden Care/Allen Hospital  
319-235-3590

#### Bremer County

Waverly Health Center - Waverly  
319-483-1300

#### Chickasaw County

New Hampton Senior Center  
641-394-3173  
Mercy Medical Center-New Hampton  
641-394-3106 ext 1630



#### Butler County

Dumont Wellness Center  
641-857-3401

#### Buchanan County

Buchanan County Senior Center  
319-334-7011

#### Hardin County

Dorothy's Senior Center - Eldora  
641-858-5152  
Ellsworth Municipal Hospital -Iowa Falls  
641-648-7018  
Presbyterian Village - Ackley  
641-847-3531

#### Marshall County

Marshalltown Medical and Surgical Center - Marshalltown  
641-754-5399

#### Poweshiek County

Grinnell Regional Medical Center  
641-236-2588

## SMP News Updates Medicare Fraud Affects Everyone

There was a topic mentioned in President Obama's speech to the nation and Congress, on February 24, which is exactly what Hawkeye Valley Area Agency on Aging's SMP program is working on! "In this budget . . . We will root out the waste, fraud, and abuse in our Medicare program that doesn't make our seniors any healthier. . ." Those three words - waste, fraud and abuse - are part of SMP's motto, working to protect the Medicare trust funds and to protect Medicare beneficiaries from the negative effects of money lost due to fraud and errors in Medicare payments.

This is not a Democratic or Republican issue. Medicare provides health insurance to 95% of America's population aged 65 and over. Medicare spent over \$430 billion in 2007 and health care spending is projected to grow by 5-6% each year, for several years into the future. If you are a Medicare beneficiary, or a caregiver to someone who is, or if you are now working or worked in the past and paid Social Security/Medicare taxes, **you are affected by Medicare fraud and payment errors!** Doesn't one of those descriptions fit almost every person?

This is not a problem just for Congress and the President to solve. You can take a bite out of crime! You can find Medicare payment mistakes or report suspicious charges. By talking to your

medical provider, you can ask questions and report problems regarding payments made on your behalf by Medicare.

What if you have difficulty doing that? You are not alone. The Iowa Department of Elder Affairs December, 2008 survey, "Service Needs of Older Iowans" found that up to 42% of older Iowans reported they have needed or expect to need help navigating government health programs. The U.S. Department of Health and Human Services Office of Inspector General (investigates Medicare and Medicaid fraud) plans to study how well people understand the Medicare Summary Notice (MSN); **even the government itself recognizes how hard it is to interpret the information on the notices!**

It's no news that life is challenging but that doesn't have to stop us. **You can be Medicare "detectives."** This means you shouldn't throw away those Medicare Summary Notices when they arrive in the mail every 3 months. Take a look to see if the dates of medical visits match up with your calendar, look at the description of the medical service to see if that's what you had done, look at the amount to see if it's about what you expected.

If it's difficult to understand your notice, ask a family member or your caregiver to look at it with you, or take it with you the next time you go to the medical office



that submitted the charges on that Medicare Summary Notice. If you believe Medicare has made an incorrect payment or you think Medicare paid for charges that weren't yours but you can't get it resolved with the medical provider, call our trained volunteer at 1-800-423-2449 for assistance.

You can help save Medicare funds and reduce the possibility that benefits will be reduced in the future or that premiums skyrocket. There are 43 million Americans on Medicare; **if every person found just one \$10 mistake, we could save \$430 million!**

That wouldn't be "government" saving some money, that would be YOU saving Medicare!

Submitted by Deb Yankey,  
Iowa SMP Coordinator.

## Stimulus Act Helps SSA Beneficiaries

### One Time Cash Benefit

One section of the American Recovery and Reinvestment Act of 2009, provides for one-time stimulus payments in the amount of \$250 for nearly everyone receiving Social Security benefits. The payments are scheduled to be sent out in May 2009 via direct deposit and paper checks.

SSA has asked that those who believe they were supposed to receive a stimulus payment, and did not, wait until June 4, 2009 to begin inquiring about their payments, as this will give SSA ample time to ensure all of the payments have gone out properly. SSA can be reached at 1-800-772-1213.

Persons eligible to receive the stimulus payments are those receiving Social Security (including disability payments) and Supplemental Security Income (SSI). Recipients of Railroad Retirement Act benefits and Veterans Administration benefits are also entitled to the \$250 stimulus check. A person receiving a combination of any of these benefits will receive only one stimulus check. If both partners of a married couple are receiving benefits, each will receive a check.

SSA has added a page to its website detailing all of the information regarding the stimulus payments and will mail additional information in April to everyone who will receive these benefits.

## Nutrition Notes

Jill Weber

Nutrition and Health Field Specialist/EFNEP Supervisor  
Iowa State University Extension

### Shopping Smart.

Smart nutrition shopping strategies can help you be a “greener” consumer at the same time they save you money. Careful planning means you will throw away less uneaten food. Buying in bulk and in larger sized containers means less packaging to throw away. This can actually be a win-win for your health and the environment.

Ditch disposables, throttle the bottle, and lug a mug. In our throw-away culture, disposable dishes and utensils are the norm. Green consumers are turning the tide with simple steps, like just saying “no” to plastic forks when getting takeout food. Millions of thrifty water drinkers are returning to tap water. Reusable water bottles and coffee cups save you money (some coffee shops give discounts if you bring your own).

Reducing the amount of plastic and paper in your life also helps save our earth – every day. Reuse grocery bags – big (canvas, mesh or cloth) and small (plastic for produce) – for one of the simplest, most effective ways to go green while shopping. Many people have bags, but forget to bring them to the store. A good way to help you remember is to keep a bag in the car and don’t forget to take it into the store with you. Keep these go green tips in mind:

- Re-think before you toss it
- Re-invent it for a totally new purpose
- Re-pair it for a longer life
- Re-gift it to someone who can use it.

### Spend Smart.

#### Eat Smart.

- Want tips for saving money on food? Visit the new ISU Extension Website: [www.extension.iastate.edu/foodsavings](http://www.extension.iastate.edu/foodsavings)
- Want recipes ideas? Visit the recipe of the week archive files available through this website. [www.extension.iastate.edu/healthnutrition/foodpreparation/recipe\\_archive.htm](http://www.extension.iastate.edu/healthnutrition/foodpreparation/recipe_archive.htm)

### Eat Smart ....

#### Practice Portion Control

Cooking more than a 2 to 3-ounce portion of meat per person encourages us to eat more than we need for good health. Since meat is often the most expensive part of the meal, filling up on meat can challenge your food budget. The amount to buy for your family depends on the amount of bone or fat.

- One pound serves 4 if it has no bones or fat – ground beef, stew meat, cubed steak, boneless ham, fish fillets, luncheon meat.
- One pound serves 3 if it has some bone and fat – pork chops, chuck roast, picnic ham, turkey parts, bone-in fish
- One pounds serves 2 when it has many bones or more fat – whole chickens and turkeys, spare ribs, ham hocks.

### Eat right.

Eating right doesn’t have to be complicated. These are some suggestions:

- Make your calories count. Think nutrient-rich rather than “good” or “bad” foods. The majority of your food choices should be packed with vitamins, minerals, fiber and other nutrients.
- Focus on variety. Vary your choices within each food group. Include more dark green and orange vegetables and eat at least 3 ounces of whole grain cereals, breads, crackers, rice or pasta every day.
- Know your fats. Look for food low in saturated fats, trans fats and cholesterol to help reduce the risk of heart disease. Most of the fats you eat should be monounsaturated and polyunsaturated fats. Check the nutrition label.
- Set a goal to be physically active at least 30 minutes every day.

### Check Your \$-saving skills

1. The cheapest way to get “3 a day” of dairy foods is by buying:
  - a. Cottage cheese
  - b. Whole milk
  - c. Yogurt
  - d. Skim milk
  - e. Nonfat dry milk powder
2. The most economical source of protein is:
  - a. Eggs
  - b. Ground beef
  - c. Dried beans
  - d. Canned beans
  - e. Peanut butter
  - f. Walnuts
3. Which of the following is the smart buy?
  - a. 1-pound bag of baby carrots @\$1.19
  - b. 2-pound bag of baby carrots @\$1.98
  - c. 2-pound bag of large carrots @\$1.68
4. Which of the following is the smartest buy for a sack lunch?
  - a. A 4-lb. bag of apples @\$3.89 (11 apples)
  - b. 4 pounds of apples @\$0.99 per pound (8 apples)
  - c. Snack pack of fruit @\$1.66 (4 4-ounce containers)

Answers to quiz: a, c, c, d, a

### Words of Wellness

## Proper Prevention & Early Detection of Colon Cancer

Each month has a vast array of national awareness holidays attached. Among those in March, springs the topic of this month’s Words of Wellness column. March is National Nutrition Month & National Colorectal Cancer Awareness Month. So...let’s take a look at colon cancer and what health professionals suggest we do to protect ourselves from this ugly disease.

Colon cancer is the nation’s second-leading cause of cancer-related deaths for men and women, taking more than 56,000 lives each year. Many people think there is little they can do to protect themselves against cancer, but we are said to be able to lower our overall cancer risk by being physically active and by eating a nutritionally balanced diet high in fiber, fruits and vegetables. Based on scientific research, we are now better equipped to fight this disease than ever before with more options for diagnosis and treatment, improved therapies and new technologies for early detection.

#### Physical activity and colon cancer:

Prevention is spurred by a combination of personal investments we make such as the idea of physically active. According to a report from the Cancer & Leukemia Group, activities equal to an hour-long walk each day lowers the risk of ever developing colon cancer AND assists survivors in their quest to remain in remission. Moderate physical activity (PA) may include ideas such as walking, climbing stairs, bicycling, swimming and for some the simple idea of vigorous chores such as lawn mowing or raking. Researchers suggest those who report doing moderate PA cut their risk of cancer reoccurrence by 40-50% compared to those who are not active and this is said to hold true regardless of age, gender, height or weight.

#### Nutrition and colon cancer:

Like exterminators use their own set of chemicals and potions to rid a home of unwanted critters, our own cancer-fighting potions come from a variety of nutrients and vitamins we ingest. For the ultimate cancer-fighting combo, Dr. Mehmet Oz and Dr. Michael Roizen suggest we be sure to include vitamin D, folate, tomato products, selenium, cruciferous vegetables (e.g. broccoli, brussel sprouts, cabbage, and cauliflower), and the antioxidant vitamins A, C & E in our diet. They also suggest the best diet is the one we can stick to, one that we see as a *lifestyle change*.

#### “What else can I do?”

1) Get tested! Cancer prevention, as discussed above, is different than cancer detection. Besides making daily personal investments by eating right and be physically active, we must also make annual personal investments such as check-ups/screenings. We make daily decisions regarding our health (e.g. fried or baked? stairs or elevator? Get the check-up or skip it?). All of these decisions influence not only *how long* we will live, but *how well* we will live. Annual check-ups and/or screenings (e.g. colonoscopy screening) are vital for the purpose of early detection and are not to be overlooked. An important thing to understand about screenings, such as a colonoscopy for the detection of colon cancer, is the fact that screening “guidelines” are for individuals with “average” risk factors. If you have a family history, such as two first-degree relatives with a certain type of cancer, getting screened at an earlier age is recommended.

2) Take aspirin! Researchers suggest taking 162 milligrams of aspirin a day (equivalent to 2 baby aspirins) can reduce the risk of getting colon, breast and prostate cancer by 40%. Note: Taking the aspirin with a warm glass of water helps to dissolve the aspirin faster and decrease the risk of gastric side effects that may occur when an aspirin lands directly on the stomach lining.

3) Be aware! When we are talking about being healthy, awareness is paramount. Colon cancer can grow for years without any symptoms, so be aware of what to look for. Warning signs include bloody stools, constipation, thin stools, stomach cramps, unexplained weight loss, a feeling of fullness, nausea, vomiting, gas and/or unexplained tiredness. Any and all of these symptoms are poor predictors in and of themselves. Therefore, regular screenings are necessary.

This column is in remembrance of my father, Jim Morris, who died of colon cancer in 2002. His big heart & his warm smile are greatly missed & fondly remembered by many, including me.

**Web Resources:** [coloncancerfoundation.org](http://coloncancerfoundation.org) [webmd.com](http://webmd.com) [mayoclinic.com](http://mayoclinic.com) [cancer.gov](http://cancer.gov) [cancer.org](http://cancer.org) [focusoncancer.org](http://focusoncancer.org) [ccalliance.org](http://ccalliance.org) [nih.gov](http://nih.gov)

**Text Resources:** *Good for You: Reducing Your Risk for Developing Cancer* Published by The American Cancer Society  
*YOU: The Owner’s Manual* By: Dr. Mehmet Oz & Dr. Michael Roizen

*Nikki Carrion is the Founder/Facilitator of Fit Xpress consulting services and serves Hawkeye Valley Area Agency on Aging as the Wellness Coordinator. Active in the field of Health promotion since 1985, she holds a MA in Community Health Education from the University of Northern Iowa. HVAAA, in partnership with Nikki, is sponsor to physical activity classes in a number of community centers. For information regarding classes at a center near you, call Nikki at 319-404-4219 or call HVAAA at 319-272-2244.*

**Hawkeye Valley Area Agency on Aging**

**April, 2009**

Monday	Tuesday	Wednesday	Thursday	Friday
<b>A</b> <b>March 30</b> Scrod Cod/Tartar Sauce Cheese Whip Potatoes Green Peas Wheat Bread/Margarine Fresh Fruit  <b>B</b> Potato Soup Sliced Ham Sliced Cheese Lettuce/Tomato/Mustard Wheat Bread Fresh Fruit	<b>A</b> <b>March 31</b> BBQ Chicken Thigh Baked Pinto Beans Broccoli Multi-Grain Bread/Marg Rice Pudding  <b>B</b> Chef Salad/Dressing Fruit Juice Blend Multi-Grain Bread/Marg Rice Pudding	<b>A</b> <b>April 1</b> Sliced Ham Macaroni and Cheese Brussel Sprouts Cornbread/Margarine Cinnamon Applesauce  <b>B</b> Meatballs/Tomato Sce Macaroni and Cheese Brussel Sprouts Cornbread/Margarine Cinnamon Applesauce	<b>A</b> <b>2</b> Lasagna Casserole Mixed Vegetables Tossed Salad/Dressing Breadstick Peanut Butter Cookie  <b>B</b> Tuna Macaroni Salad Country Tomatoes Green Pea Salad Breadstick Peanut Butter Cookie	<b>A</b> <b>3</b> Herbed Pork Loin Red Potatoes Spinach Multi-Grain Bread/Marg Tropical Fruit  <b>B</b> Chef Special- Tuna Mac N Cheese
<b>A</b> <b>6</b> Oven Fried Chicken Cut Yams Cabbage w/Tomatoes Multi-Grain Bread/Marg Fresh Orange  <b>B</b> Chef Salad/Dressing Apple Juice Saltine Crackers Fresh Orange	<b>A</b> <b>7</b> Hamburger Patty Hamburger Bun/Catsup Crispy Cube Potatoes Lettuce/Tomato/Onion Pineapple Crisp  <b>B</b> Breaded Chicken Patty Hamburger Bun/Mayo Crispy Cube Potatoes Lettuce/Tomato/Onion Pineapple Crisp	<b>A</b> <b>8</b> Roast Beef w/Gravy Whipped Potatoes Green Beans Wheat Bread/Margarine Strawberry Cake w/ White Frosting Ice Cream  <b>No Alternate</b>	<b>A</b> <b>9</b> Chicken Fettuccini Lima Beans Stewed Tomatoes Multi-Grain Bread/Marg Diced Peaches  <b>B</b> Cream of Broccoli Soup Sliced Ham/Cheese Lettuce/Tomato/Mustard White Bread Diced Peaches	<b>A</b> <b>10</b> <b>Spring Holiday</b> Western Omelet O'Brien Potatoes Orange Juice Biscuit/Margarine Rosey Applesauce  <b>No Alternate                      Brunch-                      Served 1 hour early</b>
<b>A</b> <b>13</b> Meatloaf/Tomato Gravy Oven Roasted Potatoes Brussel Sprouts/Cheese Multi-Grain Bread/Marg Fresh Fruit  <b>B</b> Chicken Fingers/Gravy Oven Roasted Potatoes Brussel Sprouts/Cheese Multi-Grain Bread/Marg Fresh Fruit	<b>A</b> <b>14</b> Chicken w/ Mushrooms Whip Potato w/ Skins Spinach Multi-Grain Bread/Marg Fresh Fruit  <b>B</b> Tomato Basil Soup Crabmeat Mac Salad Corn Salad Saltine Crackers Fresh Fruit	<b>A</b> <b>15</b> Beef Chili Mac Tossed Salad/Dressing Whole Kernel Corn Wheat Bread/Margarine S'berry Swirl Pudding  <b>B</b> Chef Salad/Dressing Pineapple Juice Wheat Bread S'berry Swirl Pudding	<b>A</b> <b>16</b> Turkey Breast/Gravy Cut Yams Green Beans Wheat Roll/Margarine Coconut Cake/Frosting  <b>B</b> Sliced Roast Beef Sliced Cheese Hamburger Bun/Mustard Lettuce & Tomato Beet Salad Coconut Cake/Frosting	<b>A</b> <b>17</b> Hot Ham and Cheese Hamburger Bun/Mustard Baked Beans Potato Salad Oatmeal Cookie  <b>B</b> Chef Special- Sloppy Joe
<b>A</b> <b>20</b> Chix/Supreme Sauce Mixed Beans Spinach Multi-Grain Bread/Marg Fresh Fruit  <b>B</b> Tuna Salad Broccoli Salad Carrifruit Salad Saltine Crackers Fresh Fruit	<b>A</b> <b>21</b> Shepherd's Pie Stewed Tomatoes Fruit Juice Blend White Bread/Margarine Sugar Cookie  <b>B</b> Chicken Caesar Salad Fruit Juice Blend White Bread/Margarine Sugar Cookie	<b>A</b> <b>22</b> Apple Glaze Pork Patty Baked Potato/S. Cream Diced Beets Multi-Grain Bread/Marg Tropical Fruit  <b>B</b> Cr. of Mushroom Soup Sliced Turkey/Cheese Lettuce and Tomato Multi-Grain Brd/Mustard Tropical Fruit	<b>A</b> <b>23</b> Breaded Chicken Patty Hamburger Bun/Mayo Lyonnaise Potatoes Coleslaw Peach Crisp  <b>B</b> BBQ Pork Hamburger Bun Lyonnaise Potatoes Coleslaw Peach Crisp	<b>A</b> <b>24</b> Country Fried Steak Country Gravy/Parsley Whipped Potatoes French Green Beans Wheat Bread/Margarine S'berry Gelatin w/ Fruit  <b>B</b> Chef Special- Beef Patty Parmesan
<b>A</b> <b>27</b> Chicken Fingers Honey Mustard Sauce Macaroni and Cheese Broccoli White Bread/Margarine Diced Pears  <b>B</b> Meatballs with Gravy Macaroni and Cheese Broccoli White Bread/Margarine Diced Pears	<b>A</b> <b>28</b> Turkey Rice Casserole Parslied Carrots Parmesan Tomatoes Multi-Grain Bread/Marg Fresh Banana  <b>B</b> Sliced Ham/Cheese Lettuce and Tomato Three Bean Salad Wheat Bread/Mustard Fresh Banana	<b>A</b> <b>29</b> Smoked Sausage Hot Dog Bun/Mustard Tater Gems Mixed Vegetables Cranapplesauce  <b>B</b> Chef Salad/Dressing Pineapple Juice Wheat Roll Cranapplesauce	<b>A</b> <b>30</b> Salisbury Beef Brown Gravy Whipped Potatoes Green Beans Rye Bread/Margarine Brownie  <b>B</b> Southwest Chix Salad Rye Bread/Margarine Fresh Fruit Brownie	<b>A</b> <b>May 1</b> Garlic Rosemary Chix Red Potatoes Cabbage w/ Tomatoes Multi-Grain Bread/Marg Pumpkin Pudding  <b>B</b> Chef Special- Liver and Onions

Each meal includes milk. This meal is offered on a contribution basis. Actual cost is \$6.00. Persons under 60 must pay the actual cost. Responsibility for compliance with any dietary restrictions rests with the participant. All Meals are prepared by Valley Services. Menu written and approved by Valley Services dietitian. Some menu changes may be made after this menu is published.

**Reservations:**

Meal Participants at Senior Centers and Senior Dining Programs need to make their reservation by 11:00 am the day before. Participants will need to indicate which menu they are ordering. To make a lunch reservation, call 1-800-779-8707 or the local number listed on page 8 by 11:00 the day before.

**Cancellations:**

We understand that health issues or emergencies may mean participants are forced to cancel their meals the day they planned on joining in for lunch. Please call in any cancellations by 9:00 am the day of service. HVAAA must pay for any meals cancelled after that time increasing the expense for everyone.

**Home Delivered Meal Options:**

We have begun offering the choices menu to our home delivered meal recipients and everyone will be able to choose their menu options by the end of October. For more information, contact your local senior center. List can be found on page 8.

# HVAAA Senior Centers and Dining Programs

## Black Hawk County

Cedar Falls Senior Center, (M-F), 528 Main 319-277-1900  
 LaPorte City Community Center, (M-F), 300 1st Street 319-342-2676  
 Jesse Cosby Senior Center, (M-F), 1112 Mobile, Waterloo 319-234-1799  
 Waterloo Senior Center, (M-F), 2101 Kimball Avenue 319-272-2086

Hudson City Hall (M-W), 625 Jefferson 319-988-3600  
 Washburn (1st and 3rd Tuesday), 410 1st Street 319-296-1810

Home delivered meals are available in Cedar Falls, Evansdale, Hudson, Gilbertville, LaPorte City, Washburn and Waterloo.

## Bremer County

Waverly Senior Center, (M-F), 506 E. Bremer Avenue 319-352-2463  
 Denver Library (T,W,Th), 100 Washington 319-352-2463

Home delivered meals are available in Sumner and Waverly.

## Buchanan County

Buchanan Co. Sr. Center, (M-F), 400 5 Ave NE, Independence 319-334-7011

Home delivered meals are available in Hazelton, Independence, Jesup, Lamont, Quasqueton, Rowley and Winthrop.

## Butler County

Greene Senior Center, (M-F), 122 N. 1st 641-823-5838  
 Dumont Legion Hall (W), 508 Main Street 641-857-6231

Home delivered meals are available in Aplington, Dumont, Greene, Parkersburg and Shell Rock.

## Chickasaw County

Chickasaw Sr. Centre, (M-F), 301 N. Water Ave., New Hampton 641-394-3173  
 Fredericksburg Community Center (T,Th), 151 W. Main St. 641-394-3173  
 Ionia-St. Boniface Church (2nd W), 204 E. Prairie 641-394-3173  
 Lawler, (2nd W) 414 E. Grove 641-394-3173  
 Nashua Community Center ( 2nd W), 302 Main St. 641-435-4036

Home delivered meals are available in Fredricksburg, Ionia, Lawler, Nashua and New Hampton.

## Grundy County

Grundy Center Senior Center, (M-F), 705 F Ave 319-824-3843

Home delivered meals are available in Grundy Center and Reinbeck.

## Hardin County

Dorothy's Senior Center, 1306 17 Ave., Eldora 641-858-5152  
 Iowa Falls Senior Activity Center, 1217 College, Ia. Falls 641-648-9311  
 Radcliffe Apartments (W), 604 Catherine 515-899-2239

Home delivered meals are available in Alden, Eldora, Hubbard, Iowa Falls, New Providence, and Union,

## Marshall County

Marshall Co. Senior Center, 20 1/2 E. State, Marshalltown 641-752-1638

Home delivered meals available in Marshalltown.

## Poweshiek County

Grinnell Senior Center, 927 4 Ave, Grinnell 641-236-2613  
 Brooklyn Activity Center (M-F), 122 Jackson St. 641-522-7598

Home delivered meals are available in Grinnell and Brooklyn.

## Tama County

Meskwaki Senior Center, 301 Meskwaki Rd, Tama 641-484-3888  
 Toledo Senior Center/Community Bldg. , 103 S. Church 641-484-3839  
 Montour City Hall (Th), 102 E. Elm Street 641-484-3839

Home delivered meals are available in Meskwaki, Montour, Tama and Toledo. 03/09

**Senior Centers** offer programs and activities as well as the nutritious lunch time meal served Monday through Friday.

**Senior Dining Programs** provide a nutritious lunch time meal but no special activities. Service days indicated after name.

**Reservations:** Call 1-800-779-8707 or the local number listed by 11:00 the day before to make reservations for lunch.

**Home Delivered Meals** are available to seniors not able to leave their homes without assistance. HVAAA determines eligibility to receive home delivered meals. Call your local senior center for more information. Not all communities listed have hot meals available Monday through Friday but frozen meals or shelf stable are available for other days

**Frozen Meals** offer an option for seniors who live in rural areas or small communities without a regular HVAAA Meal program. Frozen meals are available in 2-day or 5-day packs and meet all nutritional requirements. Call your senior center for more information.

# CONSUMER ADVISORY

By Attorney General Tom Miller

## “Phishing” Scams Use New Tricks

**Con-artists use text messages and phone calls as well as phony e-mails and web sites to steal victims’ private financial information.**

Identity thieves are constantly trying to trick people into giving them crucial information — such as credit card numbers, bank account numbers, and private passwords. It’s called “phishing.” If they succeed in stealing your personal information, they may try to drain your account, run up credit card charges, or open new accounts in your name.

The most frequent form of “phishing” is by e-mail, but lately we’ve heard of other new tactics — cell phone text messages supposedly from a bank or credit union, and phone calls claiming to offer better credit card rates. Text messages or calls may ask you to give information by phone. E-mail messages usually ask you click on a link and enter your personal information for some reason. There are new kinds of “phishing” scams every day.

“Phishing” messages may say there is “suspicious activity” on your account, that they need to “validate” or “verify” your account or Social Security number, or even that they are the IRS and need your account info “to send your economic stimulus check.” “Phishing” scams imitate banks, credit card companies, credit unions, the IRS, eBay, PayPal, Best Buy, UPS — just about any kind of institution or company.

### How to avoid being hooked by a “phishing” telephone or e-mail scam:

- Don’t reply to e-mails, calls or text messages that ask for your info. If there’s any question, contact the company yourself at its regular phone number.
- Don’t send sensitive information by e-mail – it’s just not safe. Use only secure web sites — indicated by a padlock icon or “https” web address.
- If you are tricked into providing your account information, notify your financial institution at once. You may need to change your account or take other steps. Also report phishing to the U.S. Internet Crime Complaint Center.
- Examine your account statements each month for unauthorized charges. Report any suspicious activity to the business. Put a security alert on your credit bureau files. See the AG’s web site for more information on avoiding identity theft.
- Get your free annual credit reports and check them for signs of irregularities. You are entitled to one free report each year from each of the three major credit reporting bureaus. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com), or call (877) 322-8228, or write to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

If you think you have given out personal account information, don’t panic. Contact the Attorney General’s Consumer Protection Div., Hoover Bldg., Des Moines, IA 50319. Call 515-281-5926 or 1-888-777-4590 toll-free. Web site: [www.IowaAttorneyGeneral.org](http://www.IowaAttorneyGeneral.org)

## April Word Find

Find the words below hidden frontwards, backwards or sideways but always in a straight line. Unused letters spell out a message for you!

S U N S H I N E A S T N A L P  
 D P A S G N I L D E E S P R I  
 A I R L L W A R M A P L E G N  
 F S B I R C H H O I W E S R K  
 F R O L N S B R L R R N I A Y  
 O N R A G G A U M E I A Y S E  
 D C D C E L T Y F B U L B S L  
 I R A S P L A I O A S H O E L  
 L O Y O O D S R M T R E E S O  
 S C P A H R W M L E E T I H W  
 I U K T E P I N E S S W O R G  
 R S R W N A R C I S S U S E R  
 I A O S N O W D R O P B L U E  
 E H Y A C I N T H B E E C H E  
 S I N C O M E T A X E S R S N

### Word List

- |           |              |           |            |        |
|-----------|--------------|-----------|------------|--------|
| Arbor Day | Earth Day    | Iris      | Poplar     | Trees  |
| Ash       | Elm          | Lilacs    | Rebates    | Tulips |
| Beech     | Grasses      | Maple     | Robins     | Warm   |
| Birch     | Green        | Narcissus | Seedlings  | White  |
| Blue      | Grows        | Oaks      | Showers    | Yellow |
| Bulbs     | Hope         | Pine      | Snowdrop   |        |
| Crocus    | Hyacinth     | Pink      | Springtime |        |
| Daffidils | Income Taxes | Plants    | Sunshine   |        |