

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 12

June 2009

World Elder Abuse Awareness Day – June 15

“Plan While You Can” Seminars to be held in Marshalltown and Independence

Elder abuse is one of the most under-recognized and under reported social problems in the United States. It is far less likely to be reported than child abuse because of the lack of public awareness, yet the consequences can be just as devastating and even life threatening. With the increasing number of older people due to the aging Baby Boomers and increased life expectancy, it is more crucial than ever to raise public awareness and prevention of elder abuse, neglect and exploitation.

As part of World Elder Abuse Awareness Day, Hawkeye Valley Area Agency on Aging and the Iowa Department of Elder Affairs will be conducting “Plan While You Can” seminars on June 15 from 9 to 11 a.m. at the Marshall County Senior Center, 20 ½ E. State Street in Marshalltown and at the Buchanan County Senior Center, 400 5th Avenue NE in Independence.

These informational sessions



will review the different types of elder abuse, warning signs that abuse is occurring, and how to go about reporting potential abuse. Education will also take place on developing Powers of Attorney and establishing Living Wills. An attorney and notary public will be available, at no charge, to assist persons age 60 and older to set up Advanced Directives or to answer legal questions related to Advanced Directives.

The “Plan While You Can” workshops are funded by the Iowa Department of Elder Affairs.

For more information about Elder Abuse, please call the Senior Help Line at 272-1767 or toll free at 1-877-538-0508.

Free Elder Law Seminar for Older Iowans and Caregivers on June 16th

The Iowa Department of Elder Affairs and Iowa Legal Aid's Legal Hotline for Older Iowans are presenting a free Elder Law Seminar on June 16, 2009 to provide older Iowans and their caregivers with valuable information to protect their

Legal Hotline for Older Iowans 1-800-992-8161

rights and limited resources.

Pre-registration at least ten days prior to the seminar is requested to ensure that everybody receives the written seminar materials.

The seminar will teach people about health care directives, financial powers of attorney, guardianships, conservatorships, Medicaid eligibility for nursing home expenses, predatory lending practices, illegal debt collection activities, and programs to help pay Medicare premiums and other health care costs.

The seminar is funded in part with grants from the U.S. Administration on Aging and the Lawyer Trust Account Commission. The seminar will begin at 12:30 p.m. and end at 4:00 p.m. It will be broadcast over the Iowa Communications Network at the following locations in the HVAAA area:

Cedar Falls - Area Education Agency
267 - 3712 Cedar Heights Drive

Marshalltown - Area Education Agency
267 Regional Office, 909 S. 12th St, East front entrance

To register for the seminar, or for more information, call the Legal Hotline for Older Iowans at 1-800-992-8161, or send an e-mail to landerson@iowalaw.org.

Farmers Market Coupons Available for Older Iowans

The Iowa Senior Nutrition Program Benefits Low-Income Older Iowans

Hawkeye Valley Area Agency on Aging (HVAAA) in conjunction with the Iowa Senior Farmers Market Nutrition Program will begin distributing Farmers Market coupons and nutritional education to eligible older persons in June.

To be eligible for the Farmer Market coupons people must be 60 years of age or older with a household income level at or below \$20,036 if single or \$26,955 for a married couple.

“Hawkeye Valley Area Agency on Aging wants to help promote healthy and nutritious food choices for the older people we serve,” stated Sally Myers, Associate Director of

Program Services for Hawkeye Valley Area Agency on Aging. “With this program, older persons are able to access fresh, locally grown produce throughout the summer.”

Older persons will be asked to complete a one page application verifying their eligibility. Coupons will be distributed once per season on a first come first served basis at locations throughout the ten counties Hawkeye Valley Area Agency on Aging serves.

Locations and dates for coupon distribution are listed by county.

If you have questions please call the Senior Help Line at 319-272-1767 or toll free at 1-877-538-0508.

Farmers Market Coupons Distribution Schedule

Black Hawk County:

La Porte City Senior Center, 300 First Street, LaPorte City

June 2 – August 31 – Tuesdays from 9 a.m. to 1 p.m.

Kimball Ridge Senior Center, 2101 Kimball Avenue, Ste. LL5, Waterloo

June 15 – August 31 – Tuesday, Wednesday and Thursday from 9:30 a.m. to 12:30 p.m.

HVAAA Central Office, 2101 Kimball Avenue Education Center – First Floor, Waterloo,

June 1 – June 12 – Monday – Friday from 9:30 a.m. to 12:30 p.m.

June 15 – August 31 – Monday and Friday from 9:30 a.m. to 12:30 p.m.

Cedar River Towers, 106 E. 3rd Street, Waterloo

June 2 from 12:30 – 2 p.m.

Walnut Court, 315 Walnut Street, Waterloo

June 16 from 12:30 to 1:30 p.m.

Park Towers, 500 Sycamore Street, Waterloo

June 18 from 12:30 to 1:30 p.m.

Colonial Manor, 425 Allen Street, Waterloo

June 8 from 10 to 11 a.m.

Crossroads Square, 1820 E. Ridgeway Avenue, Waterloo

June 12 from Noon to 1 p.m.

Camelot Apartments, 1650 Camelot Drive, Waterloo

June 12 from 1:15 to 2:15 p.m.

Ridgeway Towers, 225 W. Ridgeway Avenue, Waterloo

June 4 from Noon to 1:30 p.m.

Liberty Manor, 1119 Kent Circle, Waterloo

June 3 from 12:30 to 2 p.m.

Evans Village, 210 S. Evans Road, Evansdale

June 9 from 12:45 to 1:45 p.m.

Fox Meadows, 715 Central Avenue, Evansdale

June 10 from 12:45 to 1:45 p.m.

Salvation Army, 89 Franklin Street, Waterloo

June 11 from 11 a.m. to 12:30 p.m.

Ridgeway Place, 155 E. Ridgeway Avenue, Waterloo

June 5 from 11:45 a.m. to 12:30 p.m.

The Rose, 421 Oak Avenue, Waterloo

June 12 from 1 to 2 p.m.

Cedar Falls Senior Center, 528 Main Street, Cedar Falls

June 1 – June 5 from 9:30 a.m. to noon

June 8 – August 31 from 11 a.m. to 1 p.m.

Hudson Community Center, 525 Jefferson, Hudson

June 9 from 11 a.m. to 1 p.m.

Boulder Apartments, 3112 Boulder Drive, Cedar Falls

June 18 from 10 a.m. to noon

Horizon Towers, 2724 Bicentennial Drive, Cedar Falls

June 25 from 10 a.m. to noon

St. Paul's Presbyterian Church, 410 1st Street, Washburn

June 16 from 11 a.m. to noon

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Hawkeye Valley
Area Agency on Aging

PO BOX 388
Waterloo, IA. 50704-0388

From the Director

Whew! Event-filled May is done and we are facing summer. The meetings we held in each county will assist us an organization to review some of our current practices for modifications and to look at some new programs and approaches to better serve today and tomorrow's persons as they grow older. Now, we must be realistic that we will also be facing the elimination of the Senior Living Trust funds at the end of this upcoming fiscal year – just 13 months away.

Senior Living Trust funds have been so critical to allowing our organization to purchase services and supports on behalf of older persons in a variety of ways. We will be sharing some of the stories of what those funds have done in the upcoming months in hope that you would share the importance of those funds with elected officials.

Hawkeye Valley, as one of 13 area agencies, faces the loss of nearly \$650,000 out of our

\$4,000,000 budget or nearly 16% of our total funds. That is very unsettling to all of us. The state legislature has said they will look at general funds to offset the loss, however, unless the economy quickly reverses, that seems to be an uncertain path.

So if you have benefited by those funds, services through HVAAA, or know of someone whose life is just a bit better, share that with the person you elect to state office. They will be attending parades, county fairs; church-based activities etc. and always want to hear from you. Do not pass an opportunity to offer your concerns, your hopes, and your dreams for Iowa to be a better place to grow up and grow old!

Donna Harvey
HVAAA Executive Director

Subscribe to the ElderWay We need your support!

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!

If you get your Elderway through the mail, please check the date on your label to see when it's time to contribute. If your renewal date is 6/1/2009 on your mailing label, then we received your last contribution in June 2008. We hope you will consider a contribution for the coming year.

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. We need your continued financial support to keep the ElderWay coming to you every month.

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 lable to be sure we received your annual contribution.



The ElderWay

PO BOX 388
Waterloo, IA. 50704-0388.
319-272-2244 800-779-8707
e-mail: 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)

Aulden & Harriet Tegtmeier, Buchanan County

Patrons (\$15.00 to \$30.00)

Betty Manross, Black Hawk County
Dorothy Boldt, Black Hawk County

Friends (Up to \$15.00)

Black Hawk
Mildred Perrin

Bremer

Buchanan

Butler

Chickasaw
June Rosonke

Grundy
Kathryn Shaw

Hardin

Marshall

Poweshiek

Tama

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.

Name _____

Mailing Address _____

City _____

State _____ Zipcode _____

_____ \$7.50 - One Year Subscription

_____ \$15.00 - Patron

_____ \$30.00 - Benefactor

_____ Other _____

All contribution amounts over \$7.50/per year are tax deductible.
Mail to: **HVAAA , PO BOX 388, Waterloo, IA. 50704-0388.**

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 • 319-272-1767 or Toll Free 877-538-0508

Funding Assistance Available For 2008 Disaster Victims

If you were affected by the tornado or floods of 2008 and are still in need of additional assistance to recover, Hawkeye Valley Area Agency on Aging may be able to help.

Hawkeye Valley Area Agency on Aging in partnership with the Iowa Department of Elder Affairs, has been approved to administer a grant to assist persons 60 years of age and older with unmet needs

related to the tornado and flooding of 2008. These funds will be used to help supplement existing funding for disaster related recovery services, assisting with unmet needs, and allowing people to maintain their independence.

For more information or to find out if you would qualify, please call the Senior Help Line at 877-538-0508 or contact your local Long Term Recovery Committee.

Living Well with Chronic Conditions Workshops to Benefit Black Hawk County Residents this Summer

The Hawkeye Valley Area Agency on Aging (HVAAA) and its partners are teaming up this summer to offer Stanford University's 6-week **Chronic Disease Self-Management Workshops**.

Workshops are designed to equip adults living with chronic health conditions and their caregivers with the knowledge, confidence and skills to successfully manage their symptoms.

Participants benefit from reduced anxiety and frustration; improved communication with their healthcare provider; and the ability to fight fatigue, manage pain, and make daily tasks easier.

Six-week programs will be offered at the following locations this summer:

- Mondays, June 1 – July 6 at the Family YMCA of Black Hawk County (669 S. Hackett Road, Waterloo, IA) from 2:30 – 5:00 p.m.
- Tuesdays, June 2 – July 7 in the

Club Room at Prairie Village of La Porte City (220 Valley Drive, La Porte City, IA) from 9:30 – 11:30 a.m.

- Mondays, June 8 - July 13 in the Independent Living – Glen Arbor Lounge, 2nd Fl at the Cedar Falls Lutheran Home, (7511 University Avenue, Cedar Falls, IA) from 9:30 a.m. – 12:00 noon. Following each workshop at this site, participants are invited to attend a complimentary lunch provided by the Cedar Falls Lutheran Home.

Pre-registration is required. The course fee of \$20 includes a book, relaxation tape, and all materials. Scholarships are available for persons 60 years of age and older who express financial need. Contact the Black Hawk County Health Department at (319) 291-2413 or send an email to rbrinker@co.black-hawk.ia.us to enroll in a workshop today.

Janna Diehl Named Certified Aging-In-Place Specialist (CAPS)

Janna Diehl of Hawkeye Valley Area Agency on Aging recently became one of the select group of professionals nationwide to earn the Certified Aging-in-Place Specialist (CAPS) designation, identifying her as one of the building industry's top professionals with skills and knowledge specific to home modifications for aging-in-place.

The Remodelers™ Council of the National Association of Home Builders (NAHB) in collaboration with the NAHB Research Center, NAHB Senior Housing Council and the AARP created the CAPS program to teach technical, business management and customer service skills essential to compete in the fastest growing segment of the residential remodeling industry – home modifications for the aging-in-place.

CAPS helps home remodeling professionals meet the needs of the 77 million Baby Boomers reaching retirement age in the first years of the 21st century and identifies remodelers trained to help retirees and older adults remain in their homes safely, independently and comfortably, regardless of income or ability level, and to continue to live in a familiar environment through-



out their maturing years.

The CAPS curriculum offers a variety of information tailored to aging-in-place home modifications, including: background on the older adult population; communication techniques; common aging-in-place remodeling projects; marketing to the aging-in-place market; common barriers and solutions; codes and standards; product ideas and resources; and business management. CAPS classes are offered through local and state home building associations and at NAHB's International Builder's Show and the Remodelers' Show.



Fredreicksburg residents Richard and Marge Armbrecht, were presented an *Older Volunteers Enrich America* award by April Hawkins.

HVAAA Volunteers Receive Older Volunteers Enrich America Award

The National Association of Area Agencies on Aging (n4a) announced that Richard and Marge Armbrecht, Fredreicksburg residents, are the recipients of a 2009 MetLife Foundation *Older Volunteers Enrich America Awards*. The program honors older volunteers for their exemplary contributions. The Armbrechts were honored at an award ceremony in Washington, D.C. on May 1.

"I can't say enough about all the wonderful things that Richard and Marge have done for Hawkeye Valley Area Agency on Aging and the community as a whole," stated Sue Pleggenkuhle, Senior Services Coordinator for Hawkeye Valley Area Agency on Aging. "Their positive attitudes and desire to make their community a better place to live is an inspiration to everyone they meet."

Awards selections were made

from nominations submitted by volunteer programs across the country in one of three categories: Community Champion awards, Mentor awards and Team Spirit awards. The Armbrechts were awarded the Silver Community Champion award.

"Hawkeye Valley relies on over 1,300 volunteers each year to help with the programs and services we offer," stated Bob Schaffer, Associate Director of Administrative Services for Hawkeye Valley. "It is through the dedication of volunteers like the Armbrechts that we are able to continue to carry out our mission to empower older people to live safe and independent lives."

For more information about volunteering or programs and services offered at Hawkeye Valley Area Agency on Aging call the Senior Help Line toll free at 1-877-538-0508.

HVAAA Volunteer Receives IDEA Shining Stars Recognition

The Iowa Department of Elder Affairs recently presented a *Shining Stars Recognition award* to Opal Bents of Dumont, Iowa. The annual award program recognizes both individuals and organizations across Iowa who have made a major impact on the lives of older Iowans in their communities. The Award ceremony was held in Des Moines on May 13th during the Aging and Action Forums sponsored by IDEA.

"Opal was not someone who was going to sit in her rocking chair when she retired in 1979," said Barb Weigel who nominated Bents. "She looked around her community for a project and started working

with the Hawkeye Valley Area Agency on Aging to establish a congregate meal site for the older persons in her community to enjoy a hot nutritious noon meal and also have access to other supportive services."

"Opal continues to coordinate the meal site at the young age of 95," Weigel continues. "Opal is also involved with the mission club in Dumont, has served on the Butler County Council on Aging for 26 years and in 2008, she was inducted into the Butler County Hall of Fame."

According to Weigel, "Opal just likes to help people and make people happy."

New FTC Website Helps Consumers Cope with Tough Economic Times

A new website, *Money Matters from the Federal Trade Commission*, offers help for people dealing with debt; struggling to find a job; or trying to create a budget, save, and spend wisely during these difficult times.

Money Matters offers short, practical tips, videos, and links to reliable resources for more information on topics like credit repair, debt collection, job-hunting and jobs scams, vehicle repossession, managing mortgage payments, and foreclosure rescue scams.

The site contains banners/buttons for easy linking, too. To learn more, go to <http://www.ftc.gov/MoneyMatters>.

Caring For Each Other

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

Life Insurance Options

"Rose, what is this bill?" exclaimed Harry. "We haven't had to pay premiums on this life insurance policy for decades, but this year they're sending us a bill?! Why would that be?" Rose replied tiredly, "I wondered the same thing so I called and asked. They told me that for years we had been able to rely on the dividends from our accumulated cash value to cover the premium cost. But investment earnings have gotten so low that the dividend isn't enough to cover the premium." Harry pondered a moment. "I wonder if we should just cancel the policy, Rose - cash it out. Would that affect our Social Security benefits?"

Rose and Harry are contemplating some important issues. Their situation is an example of the unexpected side effects of an economic downturn. It is possible that such a situation could occur.

Rose explained it well, actually. When a cash value insurance policy is considered "paid up," the reality is that it has accumulated enough cash value (based on the investment earnings of the insurance company) so that the dividend it generates each year is enough to cover the premium cost. However, with investment earnings down, it is possible that dividends would be too low to cover the premium.

In this situation consumers have options. They could pay the premium and keep the life insurance policy in place. There is a good chance that they would need to pay all or part of the premium out of pocket for one or two years, assuming the economy picks up again.

They also have the option, as Harry pointed out, of just ending the policy.

Older adults often have little need for life insurance. Younger adults often need life insurance in order to provide support for their dependents; for example, young parents rely on life insurance to provide for their children if one or both parents died. In many cases, older adults do not have dependents whose livelihood would be threatened by their death. They may want life insurance for some other

reason, but their need is less critical in later life.

Rose and Harry will need to discuss the pros and cons of keeping the insurance policy in place versus cashing it out, based on their own situation and priorities. As Harry pointed out, a decision to cash the policy out would result in additional income. They should be sure they understand the impact of that income.

The payout of accumulated cash value can be a significant sum, especially if the policy is a large one that has been in place for many years. Harry was concerned that their Social Security Retirement benefits might be reduced because of this extra income. The good news is that unearned income does not affect Social Security retirement benefits. [In addition, when a person is past their full retirement age, even *earned* income does not affect their retirement benefits.]

Surrendering the policy for cash would have income tax implications, however. Any proceeds that are more than the cost of the life insurance policy would be taxable income, reported on a form 1099R. The cost of the policy is generally the total of all premiums paid, minus any refunded premiums or unrepaid loans. If Rose and Harry choose to cash the policy out, they should find out how much of the payout would be taxable, and save a portion to pay the income tax on that amount.

Farmers Market Coupons Distribution Schedule

Continued from page 1

Black Hawk County:

Jesse Cosby Center, 1112 Mobile Street, Waterloo

June 1 - August 31 from 10 a.m. to 1 p.m.

Renaissance Apartments, 610 E. 4th Street, Waterloo

June 17 from 8:30 to 10:30 a.m.

Mt. Village Apartments, 1640 Mt. Carmel Drive, Waterloo

June 19 from 8:30 to 10:30 a.m.

Bremer County

Waverly Senior Center, 506 E. Bremer Avenue, Waverly

June 1 - August 31 - Tuesdays from 10 a.m. to noon

Denver Library, 100 Washington, Denver

June 11 and June 25 from 11 a.m. to 12:30 p.m.

Waverly Homes and Waverly Manor, 320 15th Street NW, Waverly

June 10 from 1 to 3 p.m.

Buchanan County

Buchanan County Senior Center, 400 5th Avenue NE, Independence

June 1 - August 31 from 10 a.m. to noon

Senior Picnic - Jesup Park, 721 Young Street, Jesup

June 18 & 26 and July 2 from 11 a.m. to 12:30 p.m.

Fairbank Senior Housing - East, 605 Grove Street, Fairbank

June 5 from 1 to 2 p.m.

Fairbank Senior Housing - West, 201 W. Wisconsin Street, Fairbank -

June 5 from 2 to 3 p.m.

Butler County

Bethel Lutheran Church, 609 1st Street, Parkersburg

June 3 from 10 a.m. to 1 p.m.

Greene Senior Center, St. Peters Lutheran Church, 324 Traer Street, Greene

June 4, 10, 15 and 19 from 11 a.m. to 1 p.m.

Legion Hall, 508 Main Street, Dumont

June 1 - August 31, 4th Wednesday from 11 a.m. to 1 p.m.

Chickasaw County

Chickasaw Senior Centre, 301 N. Water Street, New Hampton

June 11 - August 13 - Tuesdays and Thursdays from 9 to 11:30 a.m.

Community Center, 151 W. Main Street, Fredericksburg

June 9 from 11 a.m. to noon

Nashua Community Center, 302 Main Street, Nashua

June 10 from 11 a.m. to noon

Grundy County

Grundy Center Senior Center, 705 F. Avenue, Grundy Center

June 2 - August 27 - Tuesdays from 9 a.m. to 2 p.m.

Westview Estates, 1013 2nd Street, Reinbeck

June 10 from 1 to 3 p.m.

Reinbeck Memorial Building, 208 Broad Street, Reinbeck

June 10 from 4 to 6 p.m.

Hardin County

Dorothy's Senior Center, 1306 17th Avenue, Eldora

June 2 - August 31 - Tuesdays and Thursdays from 9 a.m. to 1 p.m.

Iowa Falls Senior Center, 1217 College Avenue, Iowa Falls

June 2 - August 31 - Mondays and Wednesdays from 9 a.m. to 1 p.m.

Radcliffe Apartments, 604 Catherine, Radcliffe

June 2 - June 30 - Wednesdays from 11 a.m. to noon

Marshall County

Marshalltown Senior Center, 20 1/2 State Street, Marshalltown

June 1 to August 31 - Monday through Friday from 9 a.m. to 1 p.m.

Albion Senior Center, 101 West Jefferson Street, Albion

June 22 from 11 a.m. to 1 p.m.

Odd Fellows Apartments, 206 Nicholas Drive, Marshalltown

June 3 from 1 to 3 p.m.

Crestview Apartments, 202 North 2nd Avenue, Marshalltown

June 17 from 2:30 to 4 p.m.

Grant Street Apartments, 1 West Grant Street, Marshalltown

June 17 from 1 to 2 p.m.

Poweshiek County

Grinnell Senior Center, 927 4th Avenue, Grinnell

June 2 - June 30 - Monday, Wednesday, Thursday and Friday from 9 to 12:30 p.m.

July 1 - August 31 - Monday through Friday from 9 a.m. to 12:30 p.m.

Brooklyn Activity Center, 122 Jackson Street, Brooklyn

June 12 & 24 from 10:30 a.m. to 12:30 p.m.

Presbyterian Family Center, 303 Washington Street, Montezuma

June 11 from 12:30 to 2:30 p.m.

Tama County

Toledo Senior Center, 103 S. Church, Toledo

June 3 from 12:30 - 4 p.m.

June 7 - August 31 - Monday through Friday from 9 a.m. to 1 p.m.

North Tama Activity Center, 212 Main Street, Traer

June 5 from 1:30 to 3:30 p.m.

Iowa Department of Transportation Review of Traffic Signals

Red - Come to a complete stop at the stop line or before entering the intersection.

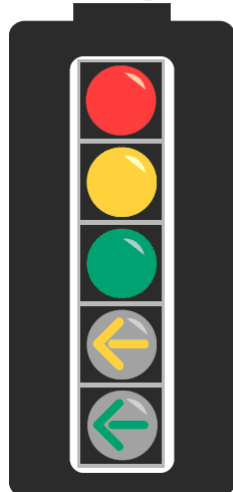
Yellow - Do not enter the intersection if you can stop safely. If you cannot stop safely, proceed through the intersection with caution. A yellow light warns pedestrians there is not enough time to cross the street. Anyone crossing the street on a yellow light shall yield the right-of-way to all vehicles.

Green - Go, but only when the intersection is clear. You must yield to vehicles and pedestrians in the intersection. When the light changes, traffic may be caught in the intersection. You must give them the right-of-way while they clear the intersection.

Yellow Arrow - Do not enter the intersection if you can stop safely. If you cannot stop safely, proceed only in the direction of the arrow.

Green Arrow - Drive only in the direction of the arrow. Yield the right-of-way to other drivers and pedestrians already in the intersection.

Traffic Signals



Submitted by Debra Homewood, Iowa Department of Transportation

2009 H1N1 (Swine) Flu Scams

Please read!! Don't think you've read **everything possible** about the flu yet! The Food and Drug Administration (FDA) is alerting the public to avoid fraud that may be committed in connection with the new flu that emerged in April. We have all heard the cautions to avoid becoming overly alarmed about the flu and the reminders to practice good hygiene. Here are two new pieces of advice:



- 1. Be wary of Internet sites selling products that claim to prevent, treat or cure the H1N1 flu virus.** Only the FDA can develop and produce a vaccine to help prevent persons from being infected. Some companies are trying to sell items they say can diagnose, prevent or cure the flu. You should rely on information and advice only from your doctor and pharmacist or the FDA. For more information see <http://www.fda.gov/oc/opacom/hottopics/H1N1Flu/#fraud> or call the FDA at 1-888-463-6332.
- 2. Watch out for e-mail "phishing" scams asking you to click on a link which may cause computer viruses or malfunctions.** The Department of Homeland Security's Computer Emergency Readiness Team (called US-CERT) is aware these types of e-mails are being sent with the subject listed as the swine flu.

Don't stop reading because you don't use a computer and the Internet.

You can help us warn others who do use computers – your neighbor or friend who uses e-mail to keep in touch with grandchildren, your kids, grandkids or other relatives who are likely using the Internet all the time.

Don't worry about using the right words when you tell them; just tell them to ignore any e-mail messages and Internet ads about the flu virus and rely on information from newspaper or television news, the FDA or your county health department.

Read Your Mail Carefully

A senior citizen in the Hawkeye Valley AAA area recently showed us an example of mail he received that looked very "official." The gold envelope looked like those used to mail government checks. The envelope said "Do Not Discard – Important Information about your Government Benefits," and "Free Social Security & Medicare Information Brochure."

Inside was a reply card to complete, asking to receive information about a type of burial expense plan you can purchase. The ONLY information about Social Security or Medicare inside was a statement Social Security pays only \$255 as a death benefit, if you meet qualifications. In the very smallest of print was the information required by the U.S. Postal Service, "Not affiliated with or endorsed by any Government or Medicare program."

Our message is to not be fooled by these letters that try to look like official government business. Don't be alarmed by bold language that warns you to respond right away to avoid loss of benefits. Each individual should make their own choice about purchases of insurance or burial benefits or whether to contribute to a group that lobbies Congress about issues concerning older citizens. Just be sure to get out your magnifying glass and read the small print!

Unclaimed Funds Scam

It's like winning the lottery. You find out that you are eligible for thousands of dollars that has been just sitting at the state treasurer's office waiting to be claimed! That was the basis of a recent television program and now scam artists are using the same storyline, attempting to extort money from Iowa residents.

"Hawkeye Valley was recently notified by a New Hampton woman about some suspicious calls and mail she recently received," stated Deb Yankey, SMP Coordinator at Hawkeye Valley Area Agency on Aging. "These scam artists are very savvy, using what people are seeing in the media to develop a believable scenario."

In this Unclaimed Funds Scam, a New Hampton resident was called and told she was eligible for \$25,000 in unclaimed funds if she was a senior citizen. She said she wasn't a senior, but did have a disabling condition. The caller told her that due to her condition she could receive more money, up to \$75,000 but she must pay upfront fees before receiving payment, or they could send her a check she could cash and use to pay the initial fees. The scam artists continued to call when she did not respond. After a time she received a letter and a check in the mail.

"Luckily this resident did all the right things," said Yankey. "She took the check to the bank and they identified it as suspicious. She then called local law enforcement and phoned the Iowa Attorney General who said they had received similar reports and advised her to shred the check."

There are some important tips to remember when it dealing with suspicious situations similar to this scam:

- Just because the scam artist is persistent doesn't mean they are legitimate.

How Well Do You Know Your Medicare Part D?

Can your Medicare drug plan stop paying for a drug you take mid-year? My doctor just prescribed a drug that's not on my plan's formulary. Is there anything I can do to get it covered? Why couldn't I find a Part D plan that covers my prescription decongestant?

"Getting the most from your Medicare drug plan requires understanding the Part D benefit and your specific plan's coverage," says Kris Gross from the Iowa Senior Health Insurance Information Program (SHIIP). "We get calls every day from people who aren't sure what their benefits and rights are," she adds.

Individuals choose a plan because it covers the drugs they take. Medicare allows plans to change their formularies (drugs they cover) during the year, but since most people must stay with a plan for a calendar year, Medicare also has protections in place for the consumer.

First, Part D plans are required to notify affected plan members 60 days before they make a change to their formulary. This notice usually comes with the monthly explanation of benefits you receive. If you have filed a claim with your plan for a drug that is going to be dropped, you are exempt from the change and the plan must cover the drug for the rest of the calendar year. Two exceptions to this are drugs that are no longer found to be safe or effective and drugs where a brand-name is replaced with a new generic.

What happens when your doctor prescribes a drug that's not on your plan's formulary? If a drug is not on the plan formulary, you will have to pay the full cost of the drug. However, if your doctor believes you need the non-formulary drug because the formulary drug is medically inappropriate for you, you can request an "exception." Your doctor's office can call or write the plan to request the exception. The plan must respond within 72 hours (24 hours for expedited requests). If the exception is approved, the plan must cover the prescription for you for the remainder of the year. You can appeal if your request is denied.

There are some drugs that are "excluded" from Medicare coverage. A few Part D plans may choose to cover these drugs in "enhanced" plans, but most plans do not cover them. The excluded classes of drugs are prescription vitamins and minerals, barbiturates, benzodiazepines, over-the-counter drugs and drugs for anorexia, weight loss, weight gain, fertility, cosmetic pur-



poses, hair growth or symptomatic relief of coughs and colds. You have to pay the full cost for these drugs, unless you also qualify for Medicaid. Medicaid may pay for some of these drugs.

For more information on Medicare prescription drug coverage call SHIIP at 1-800-351-4664 (TTY 1-800-735-2942) or visit the website at www.therightcalliowa.gov and select "Drug Benefit." Local SHIIP counselors are also available to answer your questions about Part D. 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

- If it seems too good to be true it probably is.
- It's not rude to hang up on suspicious callers.
- You don't have to pay in order to claim a prize or to research the state's "unclaimed funds" held by the state treasurer.

For more information and assistance with financial scams, older Iowans may contact SMP at 1-800-423-2449.

For more information about the Great Iowa Treasure Hunt Claims call 515-281-5367 or visit www.greatiowatreasurehunt.com/contact.

By Deb Yankey, Iowa SMP Coordinator

Nutrition Notes

Jill Weber

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

Going Green

Every day we face environmental choices like the paper or plastic choice at the grocery checkout. Or the choice of saying “no thanks” to both paper and plastic and bringing a reusable tote bag on every shopping trip to the supermarket and to the mall.

At home your fridge habits can be another way of “going green”. Switching from plastic to glass containers is a win-win for the environment and for your food budget. Glass keeps foods and beverages colder than plastic, which means the fridge works less and uses less electricity. Since the items are colder they stay fresh longer. If you use clear glass, they usually get eaten sooner (since your family can see what is in them).

Since your refrigerator uses more electricity than any other appliance and more energy than anything in your home except heating or air conditioning a few changes in your everyday food habits can result in a significant savings for your budget and planet. Use a thermometer in your fridge and monitor the temperature of the fridge regularly. The optimal refrigerator temperature is 36° to 40° - aim for a range between 38° and 40° (for every degree below 38° F, the unit will consume 5 percent more energy). If you decide to purchase a new refrigerator skip the automatic ice maker and water dispensers. They can raise your units' energy costs by as much as 20 percent.

Fat - Where It's At!!!

Studies in recent years have shown the location of extra fat is far more important than the amount of extra fat. Excess fat in the abdominal area is a greater threat to your health than is too much fat in your hips and thighs.

The fat cells in your hips and thighs go into the blood circulating to muscles throughout your body, but fatty acids in your abdomen go straight to your liver. This makes it harder for your liver to remove insulin from the bloodstream. As the amount of insulin in the bloodstream increases, muscles and other cells become insulin resistant so blood glucose levels rise. The pancreas responds by sending out more insulin which promotes the production of the adrenalin-like chemical that raises blood pressure.

The longer this patterns plays, the greater your chances are to develop diabetes, hypertension, and heart problems.

Cholesterol Is Not the Same as Fat

Cholesterol and fat are often mentioned together, but they are not the same. A food may be high in fat but contain no cholesterol. Peanut butter is a good example. Although it is high in fat, it contains no cholesterol because it comes from the peanut plant.

Cholesterol is found only in foods of animal origin, such as milk, cheese, meat, fish, poultry and eggs. Fish, turkey, chicken, beef and pork have fairly equal amounts of cholesterol – about 10 milligrams per ounce of meat, however, they may vary in fat content. Plant food such as fruit, oatmeal, nuts, vegetables, and vegetable shortenings do not contain cholesterol. In dairy foods, however, the amount of cholesterol depends on the amount of fat. Because cholesterol is fat-soluble, it rides with the fats in milk and milk-based foods. The more fat a dairy product contains, the more cholesterol it will also contain.

How to Cut Saturated Fat & Cholesterol

Two tablespoons of butter on a baked potato can add an extra 16 grams of saturated fat and 22 grams of fat. However, 1/3 cup salsa has 0 grams of saturated fat and no cholesterol.

Two tablespoons of regular creamy Italian salad dressing will add an extra 3 grams of saturated fat and 18 grams of fat. Reduced fat Italian dressing adds no saturated fat and only 1 grams of fat.

Using Sanitizers

Are alcohol based sanitizers effective against the H1N1 virus?

Sam Beattie, Food Science/Human Nutrition specialist, Iowa State University Extension says, “Alcohol-based hand sanitizers are effective against this type of virus. If your hands are clean without visible soil, use an alcohol-based sanitizer. That will kill influenza virus.”

What about wearing a paper mask? Does it protect against the virus?

Dr. Beattie indicated the paper masks keep the wearer's body fluids from, leaving his or her facial area, so a mask can limit virus spread if the wearer has a virus. Other than that, simple masks may not be very effective. They are not going to help if someone right next to you is breathing out lots of viruses. You may still get the flu because the simple masks are not made to filter out those virus particles. It would be better to avoid crowded situations where distances from one face to another are less than six feet or so.

Good personal hygiene such as proper diligent hand washing several times a day particularly after touching shared items such as ATM key-boards, handrails and door handles helps reduce the spread of the virus.

Words of Wellness

Self-management for Better Health



With consideration to the upcoming summer months...parties, picnics, open houses, etc, this column's focus is on diabetes. Pre-diabetes is a condition in which the individual has blood glucose levels that are higher than normal, but are not high enough to be considered a case of type2 diabetes. An individual with pre-diabetes is more susceptible to type2 diabetes and to heart disease. Researchers suggest that some long-term damage to the body, especially the heart and circulatory system, can also occur with pre-diabetes. Type2 diabetes is a lifestyle disease directly related to lifestyle choices (e.g. physical activity levels and nutritional habits). The good news is that positive lifestyle changes (e.g. being physically active and making wise nutritional choices) have been shown to delay and/or prevent the onset of both.

“How do I know if I am at risk?” High risk factors include having a close relative who has some form of diabetes, having elevated blood pressure (at or above 130/80), having a baby weighing more than 9 pounds, having had gestational diabetes, leading a sedentary/inactive lifestyle, being older than 45 years of age, or having a African-American, Hispanic-American, Latino, American-Indian, Native Alaskan, Asian-American or Pacific Islander background.

“What are some signs of Diabetes?” Feeling thirsty often, frequent urination, feeling hungry or tired, weight gain or loss without any effort, dry and/or irritated skin, sores that will not heal, tingling or loss of feeling in the feet and/or blurred vision.

“How do I determine whether or not I am Pre-Diabetic or Diabetic?” A physician can do a blood test, and may need to repeat that test more than once, to assess blood glucose concisely. Common tests include the fasting plasma glucose test, the random blood sugar test and the oral glucose tolerance test.

“How can I avoid getting Diabetes?” Researchers suggest successful self-management requires positive lifestyle change. Specifically, best results are said to be achieved with a balanced diet and increased levels of physical activity.

“What else can I do?” Be empowered through education in terms of how to be a successful self-manager. A physician's recommendations cannot be overlooked, but those recommendations can be complimented with good self-management. An excellent evidence-based self-management class, *Chronic Disease Self-Management (CDSM)*, was developed at Stanford University and is being offered periodically in several HVAAA counties. Such a class is a key step for improving health outcomes and having quality of life regardless of age. A class such as CDSM focuses on self-management behaviors (e.g. healthy eating, being active, time management, relaxation, etc.). CDSM has been serving to empower people in local communities with chronic condition (e.g. type2 diabetes) to gain knowledge, to be better problem-solvers and to have the coping skills necessary to successfully manage those chronic conditions. For more information, or to register for an upcoming class, call the Black Hawk County Health Department at (319) 291-2413 or email rbrinker@co.black-hawk.ia.us

Resource: www.diabetes.niddk.nih.gov

Submitted by Nikki Carrion, 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.

Homemade Sour Cream

Try this instead of sour cream on beans, vegetables, fruit and tortillas.

2 tablespoons skim milk
1 tablespoon lemon juice
1 cup low fat cottage cheese

Place all ingredients in a blender and combine on medium-high speed until smooth and creamy. Yield: 8 servings – Serving size: 2-1/2 tablespoons

Calories per serving: 27, total fat less than 1 gram, Saturated fat – less than 1 gram, cholesterol – 2 mg, sodium – 117 mg, calcium – 24 mg, Iron: less than 1 mg.

Mango Shake

A cool treat!

2 cups 1% milk
4 tablespoons frozen mango juice (or 1 fresh pitted mango)
1 small banana
2 ice cubes

Put all ingredients into a blender. Blend until foamy. Serve immediately.

Calories per serving: 106, total fat 2 g, saturated fat 1 g., cholesterol 5 mg, sodium 63 mg., calcium 157 mg, iron less than 1 mg.

Hawkeye Valley Area Agency on Aging

June, 2009

Monday	Tuesday	Wednesday	Thursday	Friday
<p>A 1 Turkey Rice Casserole Parslied Carrots Parmesan Tomatoes Multi-Grain Bread/Marg Fresh Banana</p> <p>B Sliced Ham/Cheese Lettuce and Tomato Three Bean Salad Wheat Bread/Mustard Fresh Banana</p>	<p>A 2 Chicken Fingers Honey Mustard Sauce Macaroni and Cheese Broccoli White Bread/Margarine Diced Pears</p> <p>B Meatballs with Gravy Macaroni and Cheese Broccoli White Bread/Margarine Diced Pears</p>	<p>A 3 Smoked Sausage Hot Dog Bun/Mustard Tater Gems Mixed Vegetables Cranapplesauce</p> <p>B Chef Salad/Dressing Pineapple Juice Wheat Roll Cranapplesauce</p>	<p>A 4 Salisbury Beef Brown Gravy Whipped Potatoes Green Beans Rye Bread/Margarine Brownie</p> <p>B Southwest Chix Salad Rye Bread/Margarine Fresh Fruit Brownie</p>	<p>A 5 Garlic Rosemary Chix Red Potatoes Cabbage w/ Tomatoes Multi-Grain Bread/Marg Pumpkin Pudding</p> <p>B Chef Special- Beef Tips and Sauce</p>
<p>A 8 Scrod Cod/Tartar Sauce Cheese Whip Potatoes Green Peas Wheat Bread/Margarine Fresh Fruit</p> <p>B Potato Soup Sliced Ham and Cheese Lettuce/Tomato/Mustard Wheat Bread Fresh Fruit</p>	<p>A 9 BBQ Chicken Thigh Baked Pinto Beans Broccoli Multi-Grain Bread/Marg Rice Pudding</p> <p>B Chef Salad/Dressing Fruit Juice Blend Multi-Grain Bread/Marg Rice Pudding</p>	<p>A 10 Roast Beef w/Gravy Whipped Potatoes Green Beans Wheat Bread/Margarine Strawberry Cake w/ White Frosting Ice Cream</p> <p>No Alternate</p>	<p>A 11 Lasagna Casserole Mixed Vegetables Tossed Salad/Dressing Breadstick/Margarine Peanut Butter Cookie</p> <p>B Tuna Macaroni Salad Country Tomatoes Green Pea Salad Breadstick/Margarine Peanut Butter Cookie</p>	<p>A 12 Herbed Pork Loin Red Potatoes Spinach Multi-Grain Bread/Marg Tropical Fruit</p> <p>B Chef Special- Homemade Hand Breaded Chicken Breast with Country Gravy</p>
<p>A 15 Oven Fried Chicken Cut Yams Cabbage w/Tomatoes Multi-Grain Bread/Marg Fresh Orange</p> <p>B Chef Salad/Dressing Apple Juice Saltine Crackers Fresh Orange</p>	<p>A 16 Hamburger Patty Hamburger Bun/Catsup Crispy Cube Potatoes Lettuce/Tomato/Onion Pineapple Crisp</p> <p>B Breaded Chicken Patty Hamburger Bun/Mayo Crispy Cube Potatoes Lettuce/Tomato/Onion Pineapple Crisp</p>	<p>A 17 Chicken Fettuccini Lima Beans Stewed Tomatoes Multi-Grain Bread/Marg Diced Peaches</p> <p>B Meatballs with Gravy Lima Beans Stewed Tomatoes Multi-Grain Bread/Marg Diced Peaches</p>	<p>A 18 Father's Day Dinner</p> <p>Ham/Raisin Sauce Oven Roasted Potatoes Green Peas Wheat Bread/Margarine Peach Pie</p> <p>No Alternate</p>	<p>A 19 Meatballs with Gravy Whipped Potatoes Parslied Carrots Wheat Bread/Margarine Rosey Applesauce</p> <p>B Chef's Special- Liver and Onions</p>
<p>A 22 Meatloaf/Tomato Gravy Oven Roasted Potatoes Brussel Sprouts/Cheese Multi-Grain Bread/Marg Fresh Fruit</p> <p>B Chicken Fingers/Gravy Oven Roasted Potatoes Brussel Sprouts/Cheese Multi-Grain Bread/Marg Fresh Fruit</p>	<p>A 23 Chicken w/ Mushrooms Whip Potato w/ Skins Spinach Multi-Grain Bread/Marg Fresh Fruit</p> <p>B Tomato Basil Soup Crabmeat Mac Salad Corn Salad Saltine Crackers Fresh Fruit</p>	<p>A 24 Beef Chili Mac Tossed Salad/Dressing Whole Kernel Corn Wheat Bread/Margarine S'berry Swirl Pudding</p> <p>B Chef Salad/Dressing Pineapple Juice Wheat Bread S'berry Swirl Pudding</p>	<p>A 25 Hot Ham and Cheese Hamburger Bun/Mustard Baked Beans Potato Salad Oatmeal Cookie</p> <p>B Sliced Roast Beef Sliced Cheese Hamburger Bun/Mustard Lettuce & Tomato Beet Salad Oatmeal Cookie</p>	<p>A 26 Turkey Breast/Gravy Cut Yams Green Beans Wheat Roll/Margarine Coconut Cake/Frosting</p> <p>B Chef's Special- Vegetable Lasagna Roll</p>
<p>A 29 Pork Loin/Brown Gravy Red Potatoes Club Spinach Multi-Grain Bread/Marg Tropical Fruit</p> <p>B Chef Salad/Dressing Apple Juice Saltine Crackers/Marg Tropical Fruit</p>	<p>A 30 Sloppy Joe Hamburger Bun/Catsup Crispy Cube Potatoes Green Beans Fresh Fruit</p> <p>B California Veg Soup Sliced Turkey Breast Sliced Cheese Hamburger Bun/Mustard Lettuce and Tomato Fresh Fruit</p>	<p>A July 1 Salisbury Beef Brown Gravy Whipped Potatoes Broccoli Wheat Bread/Marg Peanut Butter Cookie</p> <p>B Tuna Mac Salad Tomato Wedges Beet Salad Wheat Bread/Marg Peanut Butter Cookie</p>	<p>A 2 Independence Day Dinner</p> <p>Oven Fried Chicken Potato Salad Coleslaw Dinner Roll/Margarine Watermelon</p> <p>No Alternate</p> <p>Served one hour early</p>	<p>3</p> <p>CENTERS CLOSED FOR HOLIDAY</p>

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:

The choices menu is also available to our home delivered meal recipients. Participants will need to complete the order form provided by their senior center. 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

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.

“Get-Rich-Quick” Scheme Banned from Iowa

A New York City promoter who claimed customers could make \$25,000 in two weeks and touted other get-rich-quick schemes has been ordered not to operate in Iowa and to make a refund to any Iowan who asks for it.

“What caught our eye was that the so-called World Wealth Syndicate was using a Beaver Avenue address in Des Moines to market its deceptive schemes all over the country,” said Iowa Attorney General Tom Miller. “It was nothing but a mail drop-box,” Miller said, “but the Des Moines address might wrongly induce some consumers to think the operation was firmly planted in the heartland, and to let down their guard.”

A court order was issued in May permanently prohibiting Christopher Lamparello of New York, NY, from marketing any of his programs in Iowa, and from using an Iowa mailing address or implying any connection to Iowa that does not exist. Lamparello operated as “World Wealth Syndicate,” “Publishing Company, Inc.,” and “Pridemore Publishing Company, Inc.”

The lawsuit discusses a couple of the marketing ads directed at Iowans and others around the country from “World Wealth Syndicate.”

One ad was “Crazy Cousin Elmer’s Big Cash Flier,” including the purported claim: “Yep, I raked in over \$25,000 in just two weeks! And I practically sat on my butt the whole time!” Another ad was for the “Big Bucks!” system, including the claim: “I mailed the special envelope. . . . and a check for \$5,298.02

According to Iowa Attorney General Tom Miller:
“The so-called World Wealth Syndicate out of New York City preyed on Iowans – and it used a wholesome-looking Iowa address to deceive consumers nationwide.”

showed up in my mailbox about sixteen days later!”

The state lawsuit alleged numerous violations of Iowa’s Consumer Fraud Act.

Lamparello was also ordered to make full refunds to any Iowa customer who requested one in writing to the Attorney General’s Consumer Protection Division, Hoover Bldg., 1305 East Walnut St., Des Moines, IA 50319. (Call 515-281-5926, or 888-777-4590.)

The get-rich-quick programs usually sold for about \$25-30. They were marketed under names such as “Big Cash Flier,” “How I made \$99 an Hour,” “God Wants You to Be Rich,” and “\$1,000 a Day!” Miller said his office is aware of more than 150 Iowans who ordered Lamparello’s programs.

“The so-called money-making opportunities didn’t cost a huge amount, but they didn’t hold a prayer of success either,” Miller said. “They probably preyed on people who were least likely to afford any loss — people who are desperate and vulnerable in tough economic times.”

June Word Find

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

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

Word List

- | | | | |
|------------|-------------|--------------------|-----------|
| Anthem | Fathers Day | Juneteenth | Summer |
| Barbecue | Fishing | Marriage | Sunshine |
| Baseball | Flag Day | Pearl | Swimming |
| Bats | Gardens | Picnic | Tissue |
| Betsy Ross | Gowns | Red White and Blue | Toast |
| Bride | Graduation | Rose | Vacations |
| Camping | Groom | Salute | Vows |
| Dreams | Guests | Sprinklers | Weddings |