

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 11

May 2009

Hawkeye Valley Area Agency on Aging Celebrates Older Americans Month

You have probably heard the statistics, the population of America is aging. In fact, by 2030, one in every five American will be age 65 or older. May is Older Americans Month, a great time to bring attention to the issues that affect this fast growing population and increase community-wide awareness of the opportunities available to help improve their quality of life.

This year's theme is "Living Today for a Better Tomorrow," and Hawkeye Valley Area Agency on Aging is planning meetings to gather information on what services are needed to help older people make healthy decisions and age independently.

"Older American's Month is a great time to get out and assess the needs for services in the counties we serve," stated Donna Harvey, Executive Director for Hawkeye Valley Area Agency on Aging. "We are looking forward to gathering input from the community on how we can help empower older people to age successfully and remain a vital part of their community."

To help pave the way for future generations, Hawkeye Valley Area Agency on Aging will be conducting informational meetings in each of the 10 counties served. The public is encouraged to attend one of the meetings listed below, give input on what services are needed, enjoy

refreshments, and have the opportunity to win a door prize. No reservations are needed.

Marshall County

May 6, 9 to 11 a.m.

Marshall County Senior Center
20 1/2 E. State Street
Marshalltown

Hardin County

May 6, 1:30 to 3:30 p.m.

Dorothy's Senior Center
1306 17th Avenue
Eldora

Chickasaw County

May 20, 9 to 11 a.m.

Chickasaw Senior Centre
301 N. Water Avenue
New Hampton

Bremer County

May 20, 1:30 to 3:30 p.m.

Redeemer Lutheran Church
2001 W. Bremer Avenue
Waverly

Butler County

May 22, 9 to 11 a.m.

Butler County Courthouse
(East Basement Conf. Rm.)
428 Sixth Street
Allison

Grundy County

May 22, 1:30 to 3:30 p.m.

Grundy Center
Community Building
705 F. Avenue
Grundy Center

Poweshiek County

May 26, 9:30 to 11:30 a.m.

Senior Center
(Community Building)
501 E. Main Street
Montezuma

Tama County

May 26, 1:30 to 3:30 p.m.

Toledo City Hall
(Council Chambers)
103 S. Church
Toledo

Living Today
for a Better Tomorrow
OLDER AMERICANS MONTH MAY 2009



* Together we can improve the health and well being of our Nation's older adults, paving the way for future generations.



Black Hawk County

May 28, 9 to 11 a.m.

AEA 2, 6, 7 (Rooms B & C)
3712 Cedar Heights Drive
Cedar Falls

Buchanan County

May 28, 2 to 4 p.m.

Buchanan County Senior Center
400 5th Avenue
Independence

If you would like more information about Hawkeye Valley Area Agency on Aging services, please call the Senior Help Line toll free at 1-877-538-0508.

HVAAA is a private, not-for-profit corporation serving elders in Black Hawk, Bremer, Buchanan, Butler, Chickasaw, Grundy, Hardin, Marshall, Poweshiek and Tama counties. HVAAA coordinates services for people ages 60 and older and their caregivers to maintain the independence they desire. Some of the services provided by HVAAA include home delivered meals, caregiver support and respite services, case management services, congregate meals, public information and education, Senior Helpline, and advocacy.

Living Today for a Better Tomorrow

May is Older Americans Month. This year's theme is "Living Today For a Better Tomorrow," and we must work together to give older adults the tools they need to make healthy decisions.

By 2030, one in every five Americans will be age 65 or older. While the risk of disease increases with advancing age, poor health is not an inevitable consequence of aging. Many illnesses, disabilities and even death associated with chronic disease are preventable.

Older Americans can prevent or control chronic disease by adopting healthy habits such as exercising regularly, maintaining a healthy diet and ceasing tobacco use.

In addition to a regular exercise routine, good nutrition is vital in maintaining good health.

While it's important for older Americans to have good physical health, it's equally important that they maintain good mental health. Nearly 20 percent of Americans age 55 and older experience depression

and anxiety disorders.

The U.S. Administration on Aging supports a number of successful programs throughout the country that are helping older adults live better today and in the future.

Americans of all ages and backgrounds can celebrate Older Americans Month. By working together, we can improve the health and well being of our Nation's older adults and pave the way for better health as we age.

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PO BOX 388
Waterloo, IA. 50704-0388

From the Director

May is full of many celebrations – Mother’s Day, Memorial Day, graduations, and most importantly to us, Older Americans Month!

It gives us an opportunity to gain increased visibility for issues affecting older persons and their caregivers and also to recognize the over 1,000 individuals that assist us daily in delivering services.

The Administration on Aging has chosen “Living Today for a Better Tomorrow” as the theme for 2009. Our agency will be doing several things to embrace that theme and to encourage each older person as well as soon to be older persons to join us making a change!

Over the past several years, HVAAA has implemented programs to offer increased wellness and fitness activities including working with Nikki Carrion, FitXpress, to offer classes at our senior centers, working with the Iowa Department of Elder Affairs as well as local partners to implement evidence-based disease prevention and health promotion activities such as Enhanced Fitness and Chronic Disease Self-Management opportunities.

We are researching opportunities to continue these venues as funding continues to decrease and grants expire. We believe these are keys to “living today for a better tomorrow” so we want to keep programs intact as long as possible.

You will also see in this edition, that HVAAA will be hosting community forums in each of the ten counties we serve. That will be a great opportunity for members of the community, service providers, and elected officials to (1) hear about what HVAAA can offer communities in that county and (2) to provide feedback and input to us on what other opportunities would be beneficial to help older persons “live today for a better tomorrow”. We hope you will consider joining us at the forum in your county and bringing friends!

THANK YOU to all the very important persons who volunteer their time and talents every day to assist HVAAA in our mission “to create and provide services for older persons to empower them to maintain their independence.”

Donna Harvey, Executive Director



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.



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 5/1/2009 on your mailing label, then we received your last contribution in May 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.

This Month's Sponsors

Benefactors (\$30.00 or More)

Hollis Niemeyer, Bremer County

Patrons (\$15.00 to \$30.00)

Calvin & Gloria Crall, Black Hawk County
 Carl Bruihler, Black Hawk County
 Edward & Jean Leonard, Black Hawk County
 Ethel Wright, Polk County
 Emma Rindels, Butler County

Friends (Up to \$15.00)

Black Hawk
 Carl Owens
 Sharon Koger Zuehlke

Bremer
 Alice Lageschulte
 Harald Ruescher

Buchanan
 Pearl Winning

Butler

Chickasaw
 Bernice Ohm
 Gordon Ira

Grundy
Hardin
 Belva Kinney

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

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_____ 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

Living Well with Chronic Conditions Workshop at Buchanan County Senior Center

The Hawkeye Valley Area Agency on Aging (HVAAA) is teaming up with community partners to offer Stanford University's 6-week **Chronic Disease Self-Management Program** in Black Hawk, Bremer, and Buchanan Counties. The program is offered to all persons who live with arthritis, asthma, chronic fatigue syndrome, diabetes, heart problems, Parkinson's, Multiple Sclerosis and other chronic health conditions, as well as their caregivers. The program is designed to work with a person's medical plan of care and encourages self-management of fatigue, exercise, diet, and pain to help participants take back control of their lives and make daily tasks easier. Weekly workshops provide the knowledge, confidence and skills needed to take a more active part in the management of chronic disease. Each workshop lasts 2 ½ hours.

Workshop Planned for Senior Center in Independence

For more information on what to expect in workshops, a special **introductory session** will occur on Thursday, May 7, 2009 at 9:30 a.m. in the Buchanan County Senior Center located at 400 – 5th Avenue NE, Independence.

The upcoming **six-week programs** will occur at the Buchanan County Senior Center in Independence from 9:30 a.m. – 12:00 noon on Thursdays, May 14 – June 18, 2009

Pre-registration is required for the 6-week program. Full course fee is \$20, which includes a textbook, relaxation tape, and other program materials. Scholarships are available for persons 60 years of age and older who express financial need. Call the Black Hawk County Health Department at (319) 291-2413 or email rbrinker@co.black-hawk-ia.us to register today!

This program is funded by the Iowa Department of Elder Affairs in partnership with the Iowa Department of Public Health through a federal grant from the US Administration on Aging of which 73% (\$250,000) is federal money and 27% (\$94,581) is non-federal.

Chickasaw County Plans Medication Disposal Event

A special Medical Disposal Event is set in Chickasaw County for Saturday, May 16 from 9:00 a.m. – 12:00 noon at the Chickasaw Centre, 301 N. Water Street, New Hampton. This is a "drive-through" event that is free and open to the public.

Organizers warn to NEVER FLUSH or pour medications down the drain to keep pharmaceuticals out of the reach of children and to avoid polluting our environment.

What to bring for disposal: Unused and expired prescription and over-the-counter medications, in their original containers, if at all possible. (Please de-identify medication containers by blacking out patient's name and address with a marker or pen.) Pet medications, mercury thermometers (we will replace these with new digital thermometers), ointments, sprays, inhalers, creams and ointments will also be accepted. All medications, within reason, will be accepted, with no questions asked.

What NOT to bring in for disposal: Biohazardous materials, needles, sharps, personal care products, household hazardous waste.

For more information please call Marty Larsen, Chickasaw County Sheriff at 641-394-3121.

Sponsors include Caring Connection Coalition of Chickasaw Co., Chickasaw County Emergency Management, Chickasaw County Public Health, Chickasaw County Conservation Board, Chickasaw County Law Enforcement, Hawkeye Valley Area Agency on Aging, Mercy Medical Center – New Hampton, Mercy Home Care, Mercy Medical Center Auxiliary – New Hampton, Tom's Family Pharmacy, NH, Pamida Pharmacy, NH, Bennett's Pharmacy, NH, Scott Pharmacy, Fayette, Nashua Pharmacy, Lions Club - New Hampton, Chickasaw County.

Our History Unplugged

The Grout Museum of History & Science, 503 South St., presents Our History Unplugged.

The May program, "Heroes on the Homefront: Annie Wittenmyer & President Herbert Hoover", will be held on Saturday, May 2, 2009, at the Grout Museum of History and Science, 503 South St. at 11:00am and 2:00pm.

Early in her career, Annie Wittenmyer was focused on education and opened the first tuition-free school in Iowa. Wittenmyer also set up several Sunday schools and provided meals and clothes for her needy students. She was an inspiration to Iowa soldiers during the Civil War because of her dedication

to provide care for the sick and wounded in the Union Army.

Herbert Hoover, born in West Branch, Iowa, was the first president born west of the Mississippi River. The declaration of war in 1917 brought Herbert Hoover home from Europe where he had led the successful drive to feed Belgian refugees. Hoover was appointed Food Administrator with the job of providing food for American and Allied armies as well as civilians in Europe and the United States.

Admission is \$10 for adults, \$5 for children 4-13 and \$5 for veterans and active duty. For more information, call 319-234-6357 or visit www.groutmuseumdistrict.org.

SMP News Updates

Stimulus Payments to Arrive in May

The \$250 payment scheduled to be made to Social Security, SSI, Veterans Administration, and Railroad Retirement Board beneficiaries during May, is called the **"Economic Recovery Payment."**

As reported in the Elderway last month, you do not have to apply for this payment.

- There will be no phone calls made asking you to provide personal and bank information in order to receive it.
- There will be no letters sent asking you for personal information in order to receive it.
- There will be no e-mails sent, asking you to respond.

It is almost a certainty that scam artists will attempt to pry personal information out of you, threatening that you will lose your payment if you don't respond. Don't let a good thing like an extra \$250, cause you to fall for a fraud!

If the agency (for example, Social Security or VA) that sends your retirement or disability benefits needs to contact you about this special payment, they will do so in a manner that is similar to any other time they contact you.

- If you receive a letter asking you to respond and the phone number is not the number you usually use for your other business with that agency:
 - look up the phone number in your past records or the phone book,
 - keep the letter by your side and call the number you looked up, to ask what you should do about the letter.
- If you receive a phone call asking you to provide information in order to receive the payment:
 - ask for the name of the person calling and their phone number, tell them you will call back,
 - look up the phone number for the agency in your past records or the phone book and call that number to ask about the letter and what you should do.
- If you receive an e-mail of any kind:
 - consider reporting it to the agency that sends your benefits and delete it!

If you are suspicious about a letter, phone call or e-mail you receive, it's important for you to contact the agency office that you usually deal with, so they know that scam attempts are happening in your area.

"Making Work Pay" Tax Credit for Working Seniors

All persons working for wages, having adjusted gross income (per income tax calculations) under \$75,000, will be eligible for a tax credit. The credit will be given by employers lowering the amount of federal income tax withholding from paychecks.

This includes working seniors. However, if you receive the \$250 "Economic Recovery Payment," this may affect how much your tax credit should be. You may want to check with your employer to determine the proper amount of withholding.

You can also read about this on the IRS website at www.irs.gov. On the homepage look for "Update on Recovery Tax Provisions" and click on that. Then look for "Payroll Checks Increase this Spring."

By Iowa SMP Coordinator, Deb Yankey

HVAAA Recipient of Donation From the PETCO Foundation

Hawkeye Valley Area Agency on Aging received a donation from the PETCO Foundation's Tree of Hope campaign. The five-week campaign generated \$3 million in donations from PETCO's customers, vendors and associates. Hawkeye Valley Area Agency on Aging is using the funds to purchase pet food to give to older people who cannot afford to purchase food for their pets. They distribute pet food to the home delivered meal recipients each week.

"As with many of us, older people cherish their pets as a member of their family," stated Sally Myers, Associate Director of Program Services for Hawkeye Valley Area

Agency on Aging. "When times are tough, many older people will feed their pets first and go hungry themselves. This generous donation will help alleviate that problem by allowing Hawkeye Valley to provide food for the pets, the older people we serve won't need to sacrifice their own food and will be able to get the nutrition they need to remain healthy and in their homes."

For more information on programs and services provided to older people age 60 and over and their caregivers call the Senior Help Line at 319-272-1767 or toll free at 1-877-538-0508.



Caring For Each Other

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

Once again the TV news opened with a story about economic trouble. Harry turned to his wife. "Rose, do you suppose we ought to re-evaluate our investments? I haven't been too worried, because before we retired we shifted many of our investments into money market accounts and low to moderate-risk mutual funds, but the longer this economic crisis goes on, the more I'm inclined to worry." Rose had been avoiding thinking about this issue, but perhaps Harry was right. "Well, Harry, we probably should at least evaluate our situation. Where do we start?"

If you have concerns similar to Rose and Harry, the first step is to examine your current asset allocation. That means determining what portion of your current portfolio is invested in each major class of assets: stocks, bonds, or cash. Many mutual funds hold a mixture of investments, so you may need to refer to the current prospectus to help you determine how much of the fund is invested in each asset class. In the end, you will be able to estimate that X% of your portfolio is stocks, Y% is bonds, and Z% is cash.

Once you've determined what your current asset allocation is, then you'll have to ask yourself "Is this how I want my assets allocated?" There is no "perfect" or "ideal" asset allocation. Most investors are concerned about "risk," but all need to remember that there are many types of risk.

The current economy has drawn attention to business risk and market risk – the risk that a particular business or the entire market might lose value. However, inflation is also a risk. Investments that are designed to reduce business and market risk are typically low-earning investments; they won't grow very fast, and often won't keep up with inflation.

As a result, investors typically choose to balance the different types of risk by holding some of their investments in each of the three major asset classes. As people grow older, it is typical to reduce the portion of their portfolio invested in stocks, but most experts suggest that even people well past retirement age will benefit by retaining some stocks, since they are the type of asset most likely to grow faster than inflation.

For more information about investment risk and asset allocation, check out ISU Extension's fact sheet "**Growing Your Nest Egg: Risk and Return**" (PM 1821), available free at your County Extension Office or on-line at www.extension.iastate.edu

A national Extension home study course, "**Investing for Your Future**," is another excellent source of information on a wide range of investment topics. It is available

at http://www.extension.org/pages/Investing_for_Your_Future

For help in assessing their investment situation, many investors turn to a professional. It is important to select a well-qualified, objective professional with experience assisting clients whose goals and situations are similar to yours. Start by getting names of several possible options – referrals from friends are valuable, and there are also national data bases for identifying local professionals, including:

Certified Financial Planner Board of Standards, 800-487-1497 or www.cfp.net

National Association of Personal Financial Advisors, 1-888-FEE-ONLY (1-888-333-6659) or <http://www.napfa.org>

Financial Planning Association (FPA), 1-800-282-PLAN (7526) or 1-888-806-PLAN (7526) or <http://www.fpanet.org>

As with any major consumer decision, it is wise to "shop around" for a financial adviser. Contact several candidates, meet with them personally, and ask a range of questions about their experience, credentials, philosophy, and specific services. Be sure to ask how they are paid. In particular, pay attention to how much of their income comes from commissions (fees paid on their investment sales).

Commission-based compensation is common, and a top-notch professional should be able to give objective advice even though his/her income depends on your choices, but you may also wish to seek out "fee-only" financial advisers. These professionals are paid by an hourly rate, a flat rate, a percentage of assets managed by the company, or a percentage of the client's income. "Fee-only" financial advisers work solely for their clients and are compensated only by a previously agreed upon fee. They do not accept commissions or receive any other compensation for recommending specific products. Many "fee-only" planners are members of the National Association of Personal Financial Advisors (see above).

Iowa Department of Transportation Persons With Disabilities Parking Identification Permits

If you are disabled, you may qualify for a disability parking identification permit. A statement is required from your physician, chiropractor, physician's assistant, or nurse practitioner on their letterhead verifying you are disabled and whether the condition is temporary or permanent.

Who Is Eligible:

Any Iowa resident with a disability that limits or impairs the person's ability to walk is eligible. A person shall be considered under the following circumstances:

- Cannot walk two hundred feet without stopping to rest.
- Cannot walk without the use of, or assistance from, a brace, crutch, another person, prosthetic device, wheelchair, or other assisting device.
- Is restricted by lung disease under certain specifications.
- Uses portable oxygen.
- Has a cardiac condition, again with certain specifications.
- Is severely limited in ability to walk due to an arthritic, neurological, or orthopedic condition.

Types of Permits

- **Plates:** issued to an owner of a vehicle who is a person with a permanent disability; also issued to parent or guardian of a child with a disability if the child lives with parent or guardian.
- **Removable Windshield Placards:** issued to a person with a disability on a "temporary" (6 months) or permanent basis. Removable windshield placards may also be issued to an organization which transports person with disabilities and/or elderly customers.
- **Stickers:** issued to an owner of a motor vehicle who does not want a disability license plate. The sticker is placed on a "regular" license plate in the lower right corner of the rear plate.

Contact your local driver's license station, county treasurer, or the Iowa Department of Transportation, Office of Vehicle Services, P.O. Box 9278, Des Moines, IA 50306-9278, for further information or to apply for a disability parking device.

Applications and more information are available on-line at www.iamvd.com. Click on Office of Vehicle Services.

Submitted by Debra Homewood, Iowa Department of Transportation



Legal Hotline for Older Iowans Get Extra Help for Prescription Drug Expenses

The yearly application period to change your Medicare Part D prescription drug plan ended on December 31, 2008. People with limited incomes and assets, however, can qualify for the Low-Income Subsidy, or Extra Help Program, that pays most of the premiums, deductibles and co-payments required by most Part D plans. You may enroll in the Extra Help Program at any time.

If you qualify for the Extra Help Program, you may also change your Part D plan during any month, and coverage under the new plan begins on the first day of the following month.

The income limits for the Extra Help Program are \$16,245/year for a single person, and \$21,855 for a couple.

The non-exempt, asset limits are \$12,510 for a single person, and \$25,010 for a couple. Even if your income or assets are above the limits you may still qualify for Extra

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

Help because certain types of income and assets may not be counted.

Apply for the Extra Help Program through your local Social Security Administration office, or at www.ssa.gov/prescriptionhelp/.

Counselors with the Senior Health Insurance Information Program (1-800-351-4664) can help you with an application. (See the list of local SHIIP Sponsors on Page 5)

This information is provided by Iowa Legal Aid's Legal Hotline for Older Iowans and Iowa Department of Elder Affairs.

For more information about the Extra Help Program, or about other non-criminal legal issues, call the Legal Hotline for Older Iowans at 1-800-992-8161.



Medicare Promotes Good Health Through Preventive Benefits

Over the past decade, Medicare has gradually added several new preventive and screening services to its list of benefits. "Unfortunately, many people on Medicare either don't know they are entitled to these benefits or don't use them," says Kris Gross from the Iowa Senior Health Insurance Information Program (SHIIP).

Delaying or preventing disease is important for a healthy lifestyle and all Iowans on Medicare are encouraged to understand and use the preventive services Medicare offers. Included are:

Welcome to Medicare physical: A one-time preventive physical exam within the first twelve months of going on Medicare.

Cardiovascular Screening Blood Tests: Tests that check your cholesterol and other blood fat (lipid) levels every 5 years.

Diabetes Screening Tests: Those at "high risk" for diabetes can have up to two screening each year, including the fasting plasma glucose test and the post-glucose challenge test.

Glaucoma Screening: Covered annually for those with diabetes, family history of glaucoma, African-Americans age 50 and

older, Hispanic-Americans age 65 and older and other high risk individuals.

Bone Mass Measurement: All people on Medicare at risk for osteoporosis can be tested once every twenty-four months, or more often if necessary.

Screening Mammography: All women age 40 and older enrolled in Medicare can get a screening mammogram every 12 months.

Screening Pap Test & Pelvic Exam: Covered once every two years for most, but annually for women at high risk.

Colorectal Cancer Screening: A fecal-occult blood test, flexible sigmoidoscopy and barium enema are offered for those 50 and older; colonoscopies are available for anyone on Medicare.

Prostate Cancer Screening Tests: The PSA (prostate specific antigen) test and digital rectal exam are covered annually for men age 50 and older.

In addition to these screenings, Medicare covers diabetes monitoring and education, medical nutritional therapy, flu shots and the



pneumococcal pneumonia vaccination.

Go to www.MyMedicare.gov to see a description of your covered preventive services, the last date that a service was performed, and the next date you are eligible for that service.

For more information, get SHIIP's fact sheets, **Medicare Preventive Care Benefits and Welcome to Medicare Physical Exam**. You can call SHIIP at 1-800-351-4664 (TTY 1-800-735-2942) or go to www.theightcalliowa.gov and select "Medicare."

Local SHIIP counselors are also available to explain these benefits. 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

Privacy of Personal Information at Your Pharmacy

In this column, we have often mentioned the Department of Health and Human Services (which oversees Medicare and Medicaid) and the Federal Trade Commission. This news story provides an example of how these 2 federal government agencies worked together to discover that the CVS pharmacy chain was not adequately guarding patients' personal information on items that were disposed into trash.

Federal regulations require that health care providers, including pharmacies, protect your personal information in the records they keep, as well as anything that is disposed as trash. Some stores in the CVS pharmacy chain did not properly destroy old pill bottles that contained names and other personal information. The trash containers outside some CVS stores were not adequately secured to prevent "dumpster divers" who could steal personal identifying information. The pharmacy chain was fined over \$2 million and will be monitored closely for a number of years.

Several months ago in this column, we reminded readers to be careful about throwing their prescription bottles and containers in their trash; these often contain enough information about you that an identity thief could use. Before disposing of them, try to remove the label and shred or cut it up. If it has an adhesive label difficult to remove, use a permanent marker to black out information or you can probably think of some other creative way to obscure the printing!



Latest Scam Attempts – Be Alert!

Suspicious Mail Received in Bremer County:

A light brown envelope, looking like those used by federal agencies to send checks, arrived in a Bremer county senior's mail box. The return address shows an official sounding department name with a special seal. The letter states that "funds assured payable as of current date" total \$182,569,351.00! It tells you the government has many grant funds available and you only need send \$20 in order to gain access to \$182 million in funds. The attached form looks like an IRS form, asks for your signature and requests payment in cash, check or credit card.

It is true the federal government gives grants but they are typically to students for college expenses, for research projects, or to conduct programs authorized by Congressional legislation. There are reliable sources of information that charge no money to inform you of grant opportunities.

This letter may just be a bad deal OR it could be a scheme to obtain your signature, credit card number or one of your checks that could be counterfeited by a thief. If it looks too good to be true—it probably is!

**By Iowa SMP Coordinator,
Deb Yankey**

CodeRED Emergency Notification System

FREE - Web-based enrollment in the CodeRed emergency notification system for Black Hawk County residents

Black Hawk County Emergency Management Commission has contracted with Emergency Communications Network, Inc., of Ormond Beach, Florida, for its "CodeRED" high-speed telephone emergency notification services. The CodeRED system gives county and city officials the ability to deliver emergency telephone notification/information messages to targeted areas, a city or the entire county at a rate of up to 60,000 calls per hour.

The web-based enrollment in the CodeRED emergency notification system is free. Online enrollment begins April 15.

The system will go live July 1, 2009 in Black Hawk County.

All individuals and businesses are encouraged to log onto the Black Hawk County website, (www.co.black-hawk.ia.us) and follow the link to the "CodeRED Residential and Business Data Collection" page.

Required information includes first and last name, street address (physical address, no P.O. boxes), city, state, zip code, primary phone number, and additional phone numbers (optional).

The City of Cedar Falls (www.cedarfalls.com) and the City of Waterloo (www.waterloo-ia.org) have links on their web pages also. You can connect to these websites from any computer that has Internet access, including public use computers at libraries. If your phone number is not in the database, you will not be called.

Street addresses are needed to select which phone numbers will receive emergency notification calls in any given situation. Your street address is also needed to receive emergency notifications on your cell phone.

Also included is the CodeRED Weather Warning service, which automatically places calls when the National Weather Service issues a tornado, flood, and severe weather warning. Any resident who registers their phone number(s) will receive the CodeRED Weather Warning alerts unless they choose to opt-out of this service. The CodeRED Weather Warning specifically calls those registered people who live within the warning's polygon that is drawn by the weather service.

No one should automatically assume his or her phone number is included. All residents and businesses should register, including individuals who have unlisted phone numbers, who have changed their phone number or address within the last year, and who use a cellular phone as their primary home phone. If after registering, you move within the county but keep the same listed or unlisted phone number, you will need to update your address in the CodeRED database via the CodeRED web link.

Questions should be directed to the Black Hawk County Emergency Management Agency Office, 319-291-4373 (M-F, 9 AM – 5 PM).

Nutrition Notes

Jill Weber

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

Managing Tough Times

Tough times force hard choices. And for many of us, these are some of the toughest times we have seen. As you search for making the most of what you have, Iowa State University Extension brings resources and experts to you at Managing Tough Times:

www.extension.iastate.edu/answers/

Get help with personal challenges such as providing nutritious low-cost meals, managing money, and dealing with stress. Find information that can help your small business, farm, or community survive – even thrive – in these tough times. Most of the resources are available at no cost or low cost.

At Managing Tough times Iowa

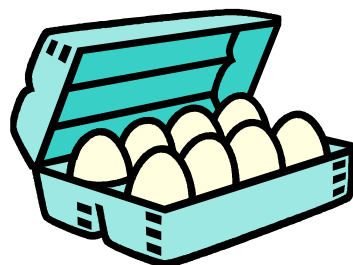
State University Extension brings together ISU experts and other government experts by way of publications, worksheets, tips, hotlines and an “Ask an Expert” tool – just Email your question – and you will receive your answer. Visit the site to get the information you need today, then come back tomorrow and explore even more to get the information that meets the changing needs you have in these economics tough times.

Continually updated to meet changing needs the Managing Tough Times website is an interactive learning environment delivering the best, research knowledge from the smartest land-grant university minds across America.

Welcome to Spring.... A Great Time for Eggs!

Here are some tips to have a safe ‘egg-citing’ spring and summer. Bacteria can multiply in moist foods, including desserts and salads containing high-protein foods such as eggs, so it’s important to refrigerate eggs and egg-containing foods.

Also, remember the 2-hour rule, don’t leave perishables out at room temperature for more than 2 hours. Bacteria love to grow in protein-rich foods. Scrambled and fried eggs should always be cooked until the yolks and whites are firm. And remember, tasting is tempting, but licking a spoon or tasting raw cookie dough from a mixing bowl can be



risky. Bacteria could be lurking in the raw eggs.

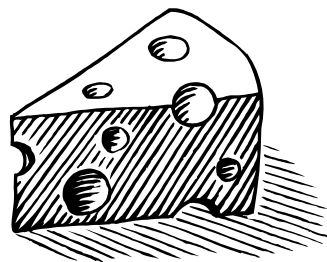
Cook cheese cakes, lasagna, baked ziti, and egg dishes to an internal temperature of at least 160 °F. Use a food thermometer to check.

Natural or Processed Cheese?

Nutrition professionals will routinely suggest choosing natural instead of processed cheese to consume less sodium. Processed cheese has a lower nutritional value as well as more sodium. In a 1-1/2 –ounce serving, a low fat or fat free natural cheese has 110 to 450 mg of sodium, while processed cheeses have 600 or more mg of sodium.

Processed cheese sometimes has ingredients added to make it soft and spreadable. It is formed by melting one or more natural cheeses with an emulsifier and

other ingredients (such as cream, sweeteners, fruits, vegetables, and meats). The melted cheese is poured into a mold, and when it congeals, is cut into slices. It is sold in pots, tubes, and aerosol cans.



Choose Your Shoe

Nothing kills a walking program faster than sore feet. Check shoes for stability and proper fit.

Hold the shoe at the toe and heel. Try to bend the shoe. It should bend near the ball of the foot because that’s your foot’s pivot point. If the shoe is too stiff, too soft, or doesn’t bend in the right place, it doesn’t pass the test and should be replaced.

Hold at heel and toe and try to wring the shoe like a towel. You should see some movement. If it twists too much you won’t have support for side to side and

twisting movements.

Hold the top of the shoe at the heel on either side and squeeze. The heel back should be very stiff and not bend over.

Adapted from The Women’s Sports Medicine Center.



Words of Wellness

Spring - Prevent Falls

It’s time to “spring” into action! Take action to prevent falls that is. Each year thousands of older Americans fall right in their own home. Many of them are seriously injured, and many are disabled. In 1996, more than 8,500 people over the age of 65 died because of falls (CDC, 1999). With this in mind, the focus is on many of the proactive actions YOU can take to prevent becoming part of those statistics.

THINGS YOU CAN DO TO PREVENT FALLS:

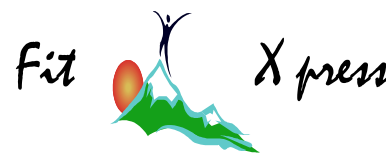
- Exercise regularly. Strength (muscles between knees and ankles are most important) and flexibility are directly related to ability to balance. Exercise not only improves strength and flexibility, but has been shown to improve balance and coordination.
- Have a doctor or pharmacist look at the medications taken (even those that are over-the-counter). Some meds can affect balance by causing drowsiness and/or dizziness.
- Have vision checked annually. Know that eyesight is the number one sense related to balance and poor vision is shown to increase risk for falls.
- Go slowly when moving from a seated or lying down position to standing.
- Wear sturdy shoes with thin, non-slip soles. Avoid slippers with no tread or thick-soled running-type shoes.
- Check in-home lighting (at least 60 watt bulbs), and use frosted bulbs and/or lamp shades in an effort to reduce glare.
- Place reflective tape at the top and the bottom of stairs so as to see them better.
- Make sure all rugs have sticky backs.
- Hand railings on both sides of stairs are strongly advised.
- Ensure floors and stairs are obstruction free. No loose items (magazines, papers, etc.) lying around. Removal of clutter in general reduces the likelihood of a fall.
- Loose wires and/or cords should be up against the walls so they are not tripped on.
- Paint door sills a contrasting color so they are more visible to avoid trips and/or falls.
- Make sure step stools are sturdy and have handles to grip, never using a chair as a step stool.
- Have a night light or lamp near the bed, and make sure the path from the bed to the bathroom is well-lit.
- Have a non-slip mat or self-stick strips on the floor in the tub/shower.
- Keep emergency numbers in large print near each of the phones.
- Think about wearing an alarm device to be used to signal for help in the event that you should fall and cannot get up.

For more information contact:

The National Center for Injury Prevention and Control
Division of Unintentional Injury Prevention
4770 Buford Highway, NE, Mailstop K-63
Atlanta, GA. 30341

For a Hazard-free in-home check list:

www.cdc.gov/ncipc/pub-res/toolkit/ChecklistforSafety.htm



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.

Oven Baked Eggs

For each person

3 or 4 tablespoons grated Swiss cheese
3 or 4 tablespoons heavy cream
Salt and Pepper to Taste
1 egg

Preheat oven to 375 degrees. On the bottom of a ramekin custard cups, put the 3 to 4 tablespoons of grated Swiss cheese. Break the egg and drop on top. Add 3 or 4 tablespoons of heavy cream. Add salt and pepper to taste. Put cups in a pan of water and bake for 15 to 20 minutes until the eggs are cooked.

Hawkeye Valley Area Agency on Aging

May, 2009

Monday	Tuesday	Wednesday	Thursday	Friday
A	A	A	A	A May 1 Garlic Rosemary Chix Red Potatoes Cabbage w/ Tomatoes Multi-Grain Bread/Marg Pumpkin Pudding B Chef Special- Liver and Onions
A 4 BBQ Chicken Thigh Baked Pinto Beans Broccoli Multi-Grain Bread/Marg Rice Pudding B Meatballs with Gravy Baked Pinto Beans Broccoli Multi-Grain Bread/Marg Rice Pudding	A 5 Sliced Ham Macaroni and Cheese Brussel Sprouts Cornbread/Margarine Cinnamon Applesauce B Chef Salad/Dressing Fruit Juice Blend Cornbread/Margarine Cinnamon Applesauce	A 6 Lasagna Casserole Mixed Vegetables Tossed Salad/Dressing Breadstick Peanut Butter Cookie B Potato Soup Sliced Ham/ Sl. Cheese Lettuce/Tomato/Mustard Breadstick Peanut Butter Cookie	A 7 Mother's Day Dinner Scrod Cod/Tartar Sauce Scalloped Potatoes Green Peas Wheat Bread/Margarine Lemon Meringue Pie No Alternate	A 8 Herbed Pork Loin Red Potatoes Spinach Multi-Grain Bread/Marg Tropical Fruit B Chef Special- Homemade Meatloaf
A 11 Oven Fried Chicken Cut Yams Cabbage w/Tomatoes Multi-Grain Bread/Marg Fresh Orange B Chef Salad/Dressing Apple Juice Saltine Crackers Fresh Orange	A 12 Meatballs with Gravy Whipped Potatoes Parslied Carrots Wheat Bread/Margarine Rosey Applesauce B Parmesan Chicken Whipped Potatoes Parslied Carrots Wheat Bread/Margarine Rosey Applesauce	A 13 Roast Beef w/Gravy Whipped Potatoes Green Beans Wheat Bread/Margarine Strawberry Cake w/ White Frosting Ice Cream No Alternate	A 14 Chicken Fettuccini Lima Beans Stewed Tomatoes Multi-Grain Bread/Marg Diced Peaches B Cream of Broccoli Soup Sliced Ham/Cheese Lettuce/Tomato/Mustard White Bread Diced Peaches	A 15 Hamburger Patty Hamburger Bun/Catsup Crispy Cube Potatoes Lettuce/Tomato/Onion Pineapple Crisp B Chef Special- Taco Salad
A 18 Chicken w/ Mushrooms Whip Potato w/ Skins Spinach Multi-Grain Bread/Marg Fresh Fruit B Meatloaf/Tomato Gravy Whip Potato w/ Skins Spinach Multi-Grain Bread/Marg Fresh Fruit	A 19 Beef Chili Mac Tossed Salad/Dressing Whole Kernel Corn Wheat Bread/Margarine S'berry Swirl Pudding B Tomato Basil Soup Crabmeat Mac Salad Corn Salad Saltines S'berry Swirl Pudding	A 20 Hot Ham and Cheese Hamburger Bun/Mustard Baked Beans Potato Salad Oatmeal Cookie B Chef Salad/Dressing Pineapple Juice Wheat Bread Oatmeal Cookie	A 21 Turkey Breast/Gravy Cut Yams Green Beans Wheat Roll/Margarine Coconut Cake/Frosting B Sliced Roast Beef Sliced Cheese Hamburger Bun/Mustard Lettuce & Tomato Beet Salad Coconut Cake/Frosting	A 22 Memorial Day Brunch Egg/Sausage Casserole Hashbrowns Hot Glazed Peaches Wheat Bread/Margarine Cranberry Juice No Alternate Brunch- Served 1 hour early
25 CLOSED FOR HOLIDAY	A 26 Chix/Supreme Sauce Mixed Beans Spinach Multi-Grain Bread/Marg Fresh Fruit B Tuna Salad Broccoli Salad Carrifruit Salad Saltine Crackers Fresh Fruit	A 27 Shepherd's Pie Stewed Tomatoes Fruit Juice Blend White Bread/Margarine Sugar Cookie B Crm of Mushroom Soup Sliced Turkey Breast Sliced Cheese/Mustard Lettuce & Tomato White Bread Sugar Cookie	A 28 Country Fried Steak Country Gravy/Parsley Whipped Potatoes French Green Beans Wheat Bread/Margarine S'berry Gelatin w/ Fruit B BBQ Pork Whipped Potatoes French Green Beans Wheat Bread/Margarine S'berry Gelatin w/ Fruit	A 29 Breaded Chicken Patty Hamburger Bun/Mayo Lyonnaisse Potatoes Coleslaw Peach Crisp B Chef Special- Teriyaki Pork Patty

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

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

Prevent Home Repair Scams and Disputes

Spring is coming, and home-improvement fraud won't be far behind. We see it every year. Home repair needs pile up over the winter, and everyone is eager to make improvements. Home-repair fraud is as common as the return of birds in spring.

Home-improvement fraud includes contractors who ask for substantial up-front payments, do little or no work, and never finish the job right. Other contractors offer a low price and then charge a lot more as the job progresses. Others are "fly-by-night" traveling scam-artists who "case" neighborhoods to try their paving or roofing scams.

Follow these tips to avoid being taken by home-repair scams and disputes:

Don't fall for the "knock-at-your-door" scam where someone shows up "out of the blue" and says your driveway needs repaving or your house needs new shingles – and they "just happen to have materials left over" at a big price discount. They are sure to take your money and run, without doing the job at all or doing it right.

Check out contractors before you sign a contract or pay any money. Request local references — and check them out. Contact the Attorney General's Office to see if it has complaints (call 515-281-5926, or 888-777-4590.) Contact the Better Business Bureau (515-243-8137, or www.bbb.org.) Check to see if a contractor has been sued by unsatisfied customers — go to www.iowacourts.state.ia.us.

Get several written estimates, choose the best, and get a contract in writing. Before any work begins, agree on a written contract detailing work to be done, responsibility for permits, costs, and any other promises. Ask for a copy of the contractor's liability insurance certificate. Put start and completion dates in writing, and consequences if the contractor fails to meet them. (Example: the contract could be nullified if the contractor doesn't start on time.) Note, if you sign a contract at a place other than the contractor's regular place of business – such as at your home – you usually have three business days to cancel the contract.

Avoid paying large sums in advance. If you need to make a partial advance payment for materials, make your check out to the supplier and the contractor. Insist on a "mechanic's lien waiver" in case the contractor fails to pay others for materials or labor.

Financing. It is usually a better deal and safer to obtain financing through your local bank or credit union, rather than a contractor. If you do arrange financing through the contractor and the papers are signed away from the contractor's place of business, you usually have three days to cancel the financing. The right to cancel the financing is separate from the right to cancel the home improvement contract.

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

May 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!

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

Word List

- | | | | |
|---------------|--------------|-------------|----------|
| Asparagus | Gardens | Mothers Day | Spray |
| Bloom | Graduations | Mum | Spring |
| Bridal wreath | Green | Parades | Sunny |
| Cards | Lilacs | Peonies | Taps |
| Celebrations | March | Plant | Tulips |
| Cinco de Mayo | May Day | Roses | Veterans |
| Daisy | Memorial Day | Salute | Violets |
| Flags | Memories | Song | Warmer |
| Flower | | | |