

# Community Partners and FaDSS

Volume 101  
Winter 2010

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## Important Dates to Remember:

- January 1  
New Years Day
- January 18  
Martin Luther King Jr. Day
- February 14  
Valentines Day
- February 15  
President's Day
- March 14  
Daylight Savings
- March 17  
St. Patrick's Day
- March 20  
1st Day of Spring
- April 2  
Good Friday
- April 4  
Easter

## Family Development and Self-Sufficiency Programs

### Outdoor Activities

**Ice Candles:** (materials needed—small plastic tub or bucket similar to a beach pail, tin can or small plastic cup)

The first step to create an ice candle is to make a mold. This is done by filling a bucket or pail with cold tap water and placing a tin can or cup in the center. Weigh it down with enough small rocks to almost, but now quite, sink it. Place the bucket outside on the porch or in the freezer until the water is frozen solid. Carefully remove the block of ice from the pail or bucket (you might need to loosen the ice by running warm tap water over the bucket's surface for a few moments). Once the ice is free from the bucket, the next step is to remove the tin can or plastic cup from the center of the block. If the can or cup seems locked in the ice you can fill it with warm water to make removal easier.

Once the ice has been removed from the pail and the cup form the center of the block, you've got your basic ice candle. Just place a small candle at the bottom of the well where the cup used to be. You have just made an ice candle.

Hints: To keep the can or cup from "drifting off center" you may want to anchor it in place by placing a stick across the top of the pail and taping the cup or can to the stick. An inverted sauce pan cover will also to the trick—the knob at the top will prevent the cup for can from drifting too far from the center.

**Rainbow Ice Candles:** Essentially you follow the steps outlined above, except you will build your candle in stages. Fill your bucket with 1/2 inch cold tap water and let freeze. When your first layer has frozen solid, and another 1/2 inch of VERY COLD tap water and add several drops of food coloring. Freeze and repeat the process with different food coloring for each layer. Don't forget to put a can or cup in the center to make space for your candle.

**Winter Murals:** (Materials needed—Paper, Natural objects from outdoors, paper bag, Elmer's glue, markers or crayons)

Step One: On a nice winter day, take you child for a walk outdoors, observe the landscape and talk about how you can tell it's winter. Then, fill your paper bag with some of the interesting plants, berries, nuts, and weeds that you find on your walk.

Step Two: At home, spread out what you've found on a table. Talk about each specific item and what you like about it.

Step Three: Ask your child to arrange the seeds, nuts, weeds, and stalks into a picture that feels like "winter".

Step Four: Carefully, glue all of the materials to your paper. You can add other shapes, people, animals, or background designs with markers and crayons.

Step Five: When spring arrives, repeat the steps and make another mural. Then, compare the different types of plants you collected during each season. See if your child can point out how they are different.



# Economy Spurs Increased Quitline Services

*Iowans can get twice as much nicotine gum, patches in January*



Faced with the worst economic downturn since the Great Depression, Iowans who smoke have another reason to quit—it's expensive. With the typical pack-a-day Iowa smoker now spending nearly \$1,900 per year on cigarettes, Quitline Iowa (1-800-QUIT-NOW) is doubling the amount of nicotine patches and gum available to callers during the month of January.

“Smoking—Iowa’s number one preventable cause of death—costs Iowans \$1 billion dollars annually in health care costs,” said Iowa Department of Public Health Director Tom Newton. “By offering four weeks of nicotine replacement products throughout January, we’re providing this valuable resource to improve the health and bottom line for thousands of Iowans and our state as a whole.”

In Iowa, cigarettes cost \$5.18 per pack on average, or about \$36 per week for a pack-a-day smoker. Iowans can call 1-800-QUIT-NOW (1-800-784-8669) to receive a free four-week supply of nicotine patches, gum or lozenges. Quitline Iowa also has specially trained quit coaches who help make individualized quit plans and offer ongoing support through follow-up calls. After January 31, Quitline will resume offering callers the two-week supply available throughout the year.

Iowans who quit smoking will see improvements in blood circulation and lung function in as little as two weeks. Coughing and shortness of breath will begin to decrease after the first month. By this time, most smokers will have saved enough to buy a Blu-ray disc player or 60 gallons of gas.

Using nicotine patches and gum in conjunction with telephone counseling makes it twice as likely that a smoker will be able to quit successfully. For smokers who need help beyond the four weeks of medication through Quitline Iowa, most pharmacies sell a two-week supply for about \$25—considerably less than the cost of just one week’s supply of cigarettes to a pack-a-day smoker.

For more information, call 1-800-784-8669 (1-800-QUIT-NOW). To calculate how much tobacco costs you based on your brand and the amount you smoke, visit [www.quitlineiowa.org](http://www.quitlineiowa.org).

## Iowa Medication Voucher Program

- The Iowa Prescription Drug Corporation in partnership with the Iowa Collaborative Safety Net Provider Network is making available the Iowa Medication Voucher Program.
- The program is a prescription medication program designed to assist low income Iowans with the purchase of a prescription from a limited medication formulary. With your Health Care provider prescription you may be eligible to get a 90 day supply of any medication on the **medication formulary for the treatment of Diabetes, Hypertension/High Blood Pressure, Elevated Cholesterol, Depression and Pregnancy/Prenatal**.
- To be eligible for the program you must be an Iowa resident, uninsured, underinsured and in financial need. You will need to check with your Local County Board of Health or your County Relief Office to find out where vouchers are available in your county of residence.
- With a Medication Voucher and a prescription from your health care provider you will receive a 90 day supply at a cost of \$3.00 when a prescription and Medication Voucher is presented and filled at a participating pharmacy. To identify which community pharmacies are participating check with your local pharmacy.



## Snow Shoveling Safety

The Iowa Department of Health encourages Iowans to remember their health as they clear their driveways and sidewalks. People often forget that shoveling puts a lot of stress on the body in a short amount of time, which can result in injuries ranging from minor aches and pains to fatal heart attacks. Those most at risk for a heart attack while shoveling are individuals who had a previous heart attack, people with heart disease, those with high blood pressure, smokers, and people who don't exercise on a regular basis.

Follow these tips for safe shoveling: ~use a smaller shovel ~use a lightweight plastic shovel rather than a metal one ~pick up smaller loads of snow & shovel by sections ~take frequent breaks, even if only for a couple of minutes ~stop and go inside if you become overheated or become too cold ~drink fluids ~ don't try to fling snow long distances

## Avoid Rapid Tax-Refund Loans: A very costly way to gain just a few days on tax refunds

It's tax season, and tax preparers may invite you to get a "Refund Anticipation Loan" or "RAL" – a loan borrowed against the expected tax refund. Such a loan may come a few days faster than a refund – but you pay extremely high fees to borrow your own money. Remember, a "Refund Anticipation Loan" is a very short-term loan, secured by your expected tax refund, arranged by a tax preparer through a bank. You pay finance charges and, most often, you pay tax-preparation charges as well. (The loan is repaid when the IRS sends your full refund to the lending bank.)

Refund anticipation loans are expensive. According to a 2006 report by the Consumer Federation of America and the National Consumer Law Center, the loans cost \$100, on average, depending on the size of the refund. And then they add an extra \$146 charge for tax preparation, and another \$100 for assorted other fees. That means the interest rate on "RAL" loans could range from about 40% to over 700% APR (annual percentage rate of interest). That's a bad bargain for an "advance" of just 7 to 10 days.

### **Consumers need to ask tough questions:**

- **"How much will I pay for the loan?"** An average refund is about \$2150, with a typical finance charge of \$100 for a refund anticipation loan -- a 178% APR. Fees for tax preparation, electronic filing, or check-cashing can double or triple that cost.
- **"What does the fee buy me?"** An RAL loan gets your refund to you in 1-4 days, compared to just 7-10 days if by ordinary electronic refund deposit to your bank.

Beware also of "pay stub RALs." Pay stub RALs are offered earlier than traditional RALs, before a taxpayer receives a W-2. The loans are based on a taxpayer's latest pay stub, which indicates his or her estimated tax return. However, the estimated amount may be incorrect. The taxpayer will have to pay the full amount estimated on the pay stub, whether or not the refund is large enough to cover the cost of the loan and fees. Pay stub RALs charge high fees like other RALs.

IRS data shows that nearly one in three low-income workers or Earned Income Tax Credit recipients (EITC) took out an RAL. Avoid high costs – get free help from organizations that assist low-income filers. In February, a list of "Volunteer Income Tax Assistance" sites and a list of "Tax Counseling for the Elderly" sites in Iowa will be available at [www.iowaattorneygeneral.org](http://www.iowaattorneygeneral.org). For more information, contact the Attorney General's Consumer Protection Division. Call 515-281-5926, or 888-777-4590 toll-free.



### **Free Local Volunteer Income Tax Assistance**

Thursdays 5:00—7:30 PM      Family Resource Center 1190 Briarstone Dr. Mason City  
641-423-7766 or toll free 1-800-873-1899      No Appointment Needed



### **Cure Cabin Fever With Active Play**

Every winter it is impossible to avoid Cabin Fever. Here are some ways to curb the never ending "I'm Bored!" from your children and instead of setting them in front of the TV try fighting back with activities.

- 1.) Bring outdoor toys in.** Clear a space for them in the basement, family room, or garage. Try ride on toys, smaller plastic slides or climbers, jump ropes, soft or lightweight balls, and hula hoops.
- 2.) Circuit train.** Create a family fitness routine together, using a combination of elements. Let each family member pick one move and put them together into a sequence (it is a memory challenge as well). Or write down each action on a card and draw them from a hat. Roll dice to find out how many repetitions to do, or minutes to spend on each activity. Aim for a mix of cardiovascular, strengthening, and stretching exercises, such as: running in place, dancing, shadow-boxing, stepping, skipping, jumping jacks, lunges, push-ups, sit-ups, squats, chair dips, or lifting hand weights to name a few.
- 3.) Get tricky with tape.** Use painters tape to create a hopscotch court, balance beam, free-throw line, twister style game, or jumping targets on your floor. Ask your kids to brainstorm more ways to trick out your play area with tape.
- 4.) Cook Together.** Look for recipes together, go shopping, make the selected item, and clean up together. It is a great way to bond and to teach your child about kitchen safety.
- 5.) Set limits on screen time.** Taking TV, video games, and phones away from children forces them to get creative. You will probably get some complaining so offer extra chores as a solution.
- 6.) Tackle a home-improvement project.** Enlist older children and teens to help clean a closet, rearrange furniture, or repaint a room. A fresh new look gives you a mental boost and a physical one too.
- 7.) Play with snow (inside!).** Fill a large plastic tote or roasting pan with clean snow and equip your preschooler with mittens, spoons, scoops, cookie cutters, and small containers. Use this activity to inspire an outdoor play session, or to extend one when everyone's toes are starting to tingle, but they still want to play in the snow.
- 8.) Take a class.** Sign kids up for indoor sports and fitness programs through school, community centers, or local parks and rec department. Many facilities offer open gym/play times for kids enrolled in classes, too, so take advantage.

### Egg Penguins

#### Ingredients

- 9 large ripe olives
- 6 hard-cooked eggs
- 12 small baby carrots

#### Directions

- For the penguin heads, attach one olive to the top of each egg with a toothpick. For beaks, cut six carrots 1/2 in from the pointed end; attach the flat side of a pointed piece to the center of each head with half a toothpick.
- For the feet, make a lengthwise cut through the remaining carrots; place flat side down in pairs (trim carrots if necessary). Place a toothpick in each carrot; press an egg on top of each pair.
- For flippers, cut the remaining olives lengthwise into quarters; attach one olive quarter to each side of eggs with half a toothpick. Cover; refrigerate until serving. **Yield:** 6 penguins.



### Cream Cheese Penguins

#### Ingredients

- 18 jumbo black olives, pitted
- 1 (8 ounce) package cream cheese, softened
- 18 small black olives
- 1 carrot

#### Directions

- Cut a slit from top to bottom, lengthwise, into the side of each jumbo olive. Carefully insert about 1 teaspoon of cream cheese into each olive. Slice the carrot into eighteen 1/4 inch thick rounds; cut a small notch out of each carrot slice to form feet. Save the cut out piece and press into center of small olive to form the beak. If necessary cut a small slit into each olive before inserting the beak.
- Set a big olive, large hole side down, onto a carrot slice. Then, set a small olive onto the large olive, adjusting so that the beak, cream cheese chest and notch in the carrot slice line up. Secure with a toothpick.



### Ladybug Apples

#### Ingredients

- 2 red apples
- 1/4 cup raisins
- 1 tablespoon peanut butter
- 8 thin pretzel sticks

#### Directions

- Slice apples in half from top to bottom and scoop out the cores using a knife or melon baller. If you have an apple corer, core them first, then slice. Place each apple half flat side down on a small plate.
- Dab peanut butter on to the back of the 'lady bug', then stick raisins onto the dabs for spots. Use this method to make eyes too. Stick one end of each pretzel stick into a raisin, then press the other end into the apples to make antennae.



*A United Way Member Agency in Partnership with North Iowa Community Action Organization and Mercy Medical Center-North Iowa*



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