

Forward



On February 10, 2010, Girl Scouts of Greater Iowa, Girl Scouts of Eastern Iowa &

Western Illinois, and the Iowa Commission on the Status of Women will be holding the inaugural Capitol Girls event.

High school girls from across lowa will convene in Des Moines to learn about the workings of the lowa General Assembly and have an opportunity to shadow women legislators and learn about how state laws and budgets are developed and passed.

The day will begin with an inside look at the lowa General Assembly and then girls will be paired with legislators. Following lunch, participants will have the opportunity to hear from lobbyists and others about the law-making process. We will also discuss the Girls Scouts project on Relational Aggression.

Space is limited to 30 girls. Girls will be chosen by application process, which are due by December 18.

To download the application or more information, visit www. women.iowa.gov/just_for_girls/index.html or contact Lori SchraderBachar at ICSW, 515/281-4470 or by e-mail, lori. schraderbachar@iowa.gov.

Are You At Risk?

Osteoporosis Risks and Prevention

Osteoporosis is a medical condition characterized by diminished bone strength and increased risk of fracture. Most people think of their bones as being solid like a rock. Actually, bone is a living tissue, just like other parts of the body—your heart, brain, or skin for example. Bone just happens to be a harder type of tissue. Bone is always changing. Your body keeps your bones strong and healthy by replacing old bone with new bone. After menopause, the body removes more bone than it replaces which in many women may lead to osteoporosis. Osteoporotic bones are weaker and are more likely to break. Postmenopausal osteoporosis can be prevented, and with proper therapy it can be treated.

Your genetics and exposure to certain risk factors play an important role in determining your risk of developing osteoporosis. While you cannot change your genetic makeup, you may be able to manage some risk factors.

Risk Factors

Answering the following questions may help you to determine if you are at risk for osteoporosis-related fractures.

- Are you postmenopausal?
- Have you had a bone fracture after age 50?
- Did your mother suffer a fracture after age 50?
- Do you weigh less than 125 pounds?
- Are you taking oral medicines such as cortisone or prednisone?
- Do you currently smoke?
- Do you need your arms to stand up from a chair?

If you answered yes to any of the above questions, you should make an appointment to see your doctor and discuss having a bone density test performed.

Prevention

The best way to prevent osteoporosis as an older adult is to develop strong bones when you are younger. Hopefully you listened to mom and ate foods rich in calcium. By age 30, you will have reached your peak bone mass.

The key to building and maintaining bone mass at an older age is to continue to have the recommended amounts of calcium and vitamin D. While the ideal amount of calcium per day is dependent on your age, women over 50 should get at least 1200 mg of calcium to maintain healthy bones. Adding regular weight bearing exercise for at least 20 minutes three times a week may also help you maintain bone mass. Check with your doctor about the right amounts of calcium, vitamin D and exercise for you.

As a member of the National Association of Commissions for Women, the ICSW has pledged to bring osteoporosis information to Iowa's women and girls. Look for more information on our web site: www.women.iowa.gov

Friends of ICSW

The Friends of the Iowa Commission on Status of Women is bringing their signature event, Women You Know, Women You Want to Meet, to Eastern Iowa on Tuesday, December 8, 2009 from 5:00-6:30 at the home of Sally Mason, president of the University of Iowa.

Don't miss this exciting opportunity to enjoy a casual evening of great conversation with fascinating women from all walks of life!

Enjoy wine and soft drinks, hors d'oeuvres and the company of women you know and women you want to meet! Cost is only \$25.00 and all proceeds will be used to support Friends Connect! A Summit for Iowa Women and Girls. This summit will unite Iowa organizations serving women and girls and foster collaboration so that every woman and girl in Iowa can reach her full potential. Friends Connect! is scheduled for April 29 and 30, 2010.

You may register on-line at www. friendsoficsw.org.

The Friends of the Iowa Commission on the Status of Women is a non-profit organization dedicated to support and assist in the charitable and educational activities of the Iowa Commission on the Status of Women (ICSW).

You can learn more about Friends, its activities and how to participate by visiting the web site at www.friendsoficsw.org.



Financial Savvy for the Holiday Season and Beyond

To help with holiday budget plans and all year, Iowa State Treasurer Michael Fitzgerald unveiled the Pay Yourself First Program at this fall's Women and Money Conference. All Iowans are invited to choose the challenge that is best suited to their personal financial goals and commit to it.

The first step toward personal financial success is straightforward: establish a plan and commit to it. The next step - finding the money to make it happen - is where the challenge begins. Finding ways to pay yourself first, either by reducing debt or by saving more, will help you meet your goal more quickly.

Each month, Treasurer Fitzgerald will send an e-mail with practical financial tips to help you discover the power of your dollars wisely spent.

To learn more about this program or to join, go to www.treasurer.state.ia.us/financialliteracy/payyourselffirst.

The fall and winter holiday can be stressful to budgets. Enter the season with a plan and stick to the plan. The Financial Education Department offers these tips to help keep your finances in order this holiday season:

- Plan a budget: Allot money for each person you are shopping for. Try to make a list of what you want to buy people before you start shopping. Going shopping with the list will help you stay on track and not over spend on extra gifts.
- 2. Find a shopping buddy: Its always good to have a second opinion. If you think you're paying too much for an item, you probably are, a shopping buddy can help you make those tough decisions.
- 3. Avoid extra costs: ATM fees can add up, especially when your bank charges you as well. Avoid parking garages and tickets as much as possible. Give a gift card that does not charge you a percentage or a fee, simply ask before purchasing whether the price of the gift card is equivalent to the value.
- 4. Use your coupons: Stores will ask for your e-mail addresses and phone numbers to send you coupons. Designate a "coupon e-mail" so you don't get overloaded. Be smart with them. If you have to spend \$100 to get \$25 off, make sure it's worth the extra money. For instance, if your items total \$80, don't spend an extra \$20 to get the \$25. If you're spending \$95+, buy something small to put you at or just over the minimum.
- 5. Use caution online shopping: Make sure you are shopping on secured sites. If you look at the top of your screen where the web site address is displayed, you should see https://. The "s" that is displayed after "http" indicates that site is secure. Sometimes you won't see the "s" until you go to the checkout or shopping cart sections, so stop there before you begin shopping to be sure.

Congratulations to Legislators Appel and Miller

Senator Staci Appel has been named Iowa State Director of the Women Legislators' Lobby (WiLL), a national network of female elected officials. The group describes itself as nonpartisan but progressive, and it is affiliated with Women Against Nuclear Disarmament.

Representative Helen Miller was part of the 2009 Center for Women Policy Studies' Foreign Policy Institute for State Legislators. During her stay in Washington D.C., she and ten other legislators learned from a faculty of experts and from key Members of Congress about the impact of US foreign policy on women and girls throughout the world.

Iowa Civil Rights Commission is Here for You

What is the mission of ICRC: enforcing civil rights laws through compliance, mediation, advocacy, and education as we support safe, just, and inclusive communities.

The Commission's major duty is to enforce state and federal statutes that prohibit discrimination in employment, public accommodations, housing, education and credit by investigating and litigating civil rights complaints.

In addition to its role as an enforcer of civil rights laws, the Commission actively educates the public to prevent discrimination, biased conduct and stereotypes. The Commission provides training to stakeholder groups and business and industry to prevent discrimination. It also offers conflict resolution services and mediation for civil rights matters. For more information, visit www.state.ia.us/government/crc.

What is discrimination?

The "lowa Civil Rights Act of 1965" prohibits discrimination in the areas of employment, housing, credit, public accommodations, and education. Discrimination (different treatment) and harassment, is illegal if based on race, color, creed, national origin, religion, sex, sexual orientation, gender identity, pregnancy, physical disability, mental disability, age (in employment and credit), familial status (in housing and credit) or marital status (in credit).

Who may file a complaint?

Any person who claims to be aggrieved or wronged by a discriminatory or unfair practice, as defined by the Iowa Civil Rights Act.

How is a complaint filed?

A complaint is filed when received by the commission. To file a complaint, or to ask questions about filing a complaint, call 515-281- 4121 or 800-457-4416 or visit www.state.ia.us/government/crc . There is no charge for filing a complaint.

Is there a filing limitations period?

Yes. Under lowa law, a complaint usually must be filed within 300 days of the alleged discriminatory practice.

Each Day in the United States

According to the Children's Defense Fund, the following is a typical day in the United States:

- 2 mothers die from complications of pregnancy or childbirth.
- 4 children are killed by abuse or neglect.
- 78 babies die before their first birthdays.
- 1,154 babies are born to teen mothers.
- 2,421 children are confirmed as abused or neglected.
- 2,483 babies are born into poverty.

And in Iowa

- A child is abused or neglected every 36 minutes.
- A child is born into poverty every 1 hour.
- A child dies before his or her first birthday every 2 days.

Annual Essay Contest

To give students a deeper and more relevant appreciation of women's roles in history and celebrate March as Women's History Month, the Iowa Commission on the Status of Women, Iowa Department of Education, and the State Historical Society of Iowa invite Iowa's youth to participate in the 26th annual Write Women Back Into History Essay Contest.

Whether you are a student, family member, teacher, youth volunteer, or interested citizen, we ask you to encourage the young people in your life to participate in this contest.

2010 Theme: Writing Women Back into History

Students in grades 6-9 are encouraged to choose a woman, preferably from lowa, from any period, past or present, and write about the accomplishments of her life and how she has made a difference to the student and to society.

Winners will be honored in a ceremony at the State Capitol in March 2010. Cash prizes are available. All participants will receive a certificate of participation signed by the Governor

Guidelines and entry forms can be found on the Women's History Page of the ICSW web site, www. women.iowa.gov.

With questions, contact contact Lori SchraderBachar at ICSW, 515/281-4470 or by e-mail, lori. schraderbachar@iowa.gov.

Women Needed for Study on Physical Activity

Dr. Eun-Ok Im is currently conducting an Internet study entitled "Ethnic Specific Midlife Women's Attitudes toward Physical Activity."

Women eligible to participate in this study are midlife women aged 40 to 60 years old who do not have any mobility problems; who can read and write English; who are online; and whose self-reported ethnic identity is Hispanic, non-Hispanic, White, African American, or Asian. To participate or learn more, visit http://mapa.nur.utexas.edu/MAPA.

Bits & Pieces

- The ICSW is saddened to report that two Iowa Women's Hall of Fame members have recently died: Lois Hattery Tiffany and Margaret "Peg" Mullen. Dr. Tiffany, the "Mushroom Lady," was a distinguished professor at Iowa State University. Mullen was a national anti-war figure who worked to make the U.S. Military accountable.
- The Iowa Senior Health Insurance Information Program (SHIIP) can help you choose a Medicare plan, figure out claims and billing, file an appeal, and make health insurance decisions. SHIP offers free, local, one-on-one health insurance counseling to people with Medicare and their families. To learn more, visit www.shiip.state.ia.us.
- Interested in interning at the ICSW? We welcome college students and recent graduates any time during the year. Contact us at women@iowa.gov, 515/281-4461 or 800/558-4427.
- lowans for Social & Economic Development (ISED) and others are once again offering their 6-week business planning class for those who want to start or expand their own small business. You will learn to create a business plan, create effective marketing strategies, understand legalities, tax code and more! Weekly classes begin February 16th and continue through April 6th. You must pre-register and classes fill up fast! Call 515/283-0940 for more information.



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