



February: American Heart Month



Cardiovascular diseases, including stroke, are our nation's No. 1 killer. To urge Americans to join the battle against these diseases,

since 1963 Congress has required the president to proclaim February "American Heart Month." To maintain a healthy heart it is important to eat right, exercise, and live a healthy lifestyle. Below are some helpful ideas on how to eat better to keep your heart healthy.

What kind of foods are bad for my heart?

Foods high in fat, including red meats (beef), lamb, duck, goose, and any type of cold cuts, including hot dogs. Also, cheddar cheese, butter, whole milk dairy products, and traditional snacks which are either fried in oil or prepared with oil. Many snacks such as crackers, cookies, muffins, etc., are high in fat, especially in saturated (bad) fat.

Foods included in the low fat group are chicken, turkey, fresh or frozen fish, and low fat dairy products. There are multiple commercial products available now which are either "fat free" or "low fat" which are beneficial in reducing dietary fat.

Besides choosing low-fat foods, increasing soluble fiber is also helpful. Foods such as oat bran and legumes provide the best source of this. By carefully reading labels, one can make good decisions in selecting foods. An easy rule of thumb is that calories provided by fat should be less than one-third of

one's total caloric intake, and the amount of saturated (bad) fat grams should be one-third or less of total fat grams.

If it is found that, through general modifications in diet, high cholesterol levels are not improving, it may be necessary for your physician to either start you on a cholesterol lowering medication and/or have you visit with a dietitian to assess the need for a specific diet and exercise program. This evaluation would include a careful analysis of the type of cholesterol present in the bloodstream and assistance in modifying your dietary habits to help keep your cholesterol under control on a long-term basis, and determination of specific activities designed to target your individual problem areas.

Risk Factors for Heart Disease

Modifiable risk factors

- Smoking
- Obesity
- Sedentary lifestyle
- High LDL cholesterol
- Low HDL cholesterol

Non-modifiable risk factors

- Gender-males are higher risk
- Family history
- Age (*men age 45 or older and women age 55 or older without post-menopausal estrogen replacement*)

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Grandparent Support Groups in Your Area

Billings:

Bernie Mason

P.O. Box 35021

Billings, MT 59107

256-2828

The support group will be meeting the first Monday of the month. There is an educational portion of the meeting and a time to share and discuss special concerns.

Bozeman:

Jeannine Sonnier

Parent Liaison

2435 Annie St.

Bozeman, MT 59718

587-3840

This support group meets once per semester for an hour and a half. Child care is provided.

Judy Morrill

Bozeman Senior Center

807 N. Tracy

Bozeman, MT 59715

586-2421

This group meets once a month at the Bozeman Senior Center for coffee and informal discussions.

Browning:

Connie Bremner

Eagle Shield Center

PO Box 76

Browning, MT 59417

This support group is located on the Blackfeet Reservation. The Native American Elder Family Caregiver Support Program offers Grandparent Raising Grandchildren Support group meetings once a month, usually on Tuesday from 10:00 to 12:00. They also have their meal site located at Eagle Shield Center; therefore after the meeting the grandparents enjoy a free luncheon.

Butte:

Jeff Jensen

Butte 4C's

101 E. Broadway

Butte, MT 59701

723-4019

800-794-4061

www.butte4-cs.org

This support group meets every other Tuesday at 6:00 pm and childcare is provided by Americorps volunteers.

Great Falls:

Geri Laubnetz

Partnership Project

1101 7th Ave So.

Great Falls, MT 59403

The support group meets from 11:30-1 PM one Tuesday per month. Lunch is served, and grandparents share experiences, and have a brief educational, sharing session based on grandparent needs.

Helena:

Jeannette B. Mattfeldt

562 Broadway

Helena, MT 59601

This group meets the 1st & 3rd Thursday of the month at 6:30 in the State AARP office. This group provides educational, social, and informal meetings. They also try to incorporate a speaker once a month. This group is also open to anyone helping raise someone else's children.

Joliet

Merrylee Vukonich

MSU Extension Agent

Carbon County

PO Box 230

Joliet, MT 59041

962-3522

This support group is new and just starting up in Carbon County.

Kalispell:

Melody Domph

The Nurturing Center, Inc.

146 3rd Ave. W.

Kalispell, MT 59901

756-1414

This group meets once a month, usually on the 3rd Friday and usually evening 7-9 pm. They have had a variety of speakers on Grief & Loss, Legal Issues, and Healthy Discipline.

Missoula:

Kathy Revello, MSU Extension

Missoula County Agent

Amy Westereng

Families First Parenting Program

815 E. Front St. Suite 3

Missoula, MT 59802

This support group meets the second Tuesday of each month, October-June, 6:30 – 8 pm. It is co-sponsored by MSU Extension.

Poplar:

Ardis Oelkers

MSU Extension

Culbertson, MT 59218

787-5312

This support group is just starting up, contact Ardis for more information.

Rocky Boy Reservation:

Evelyn Gopher

Rocky Boy Elementary School

Box Elder, MT

395-4474 ext 229

The support group meets at 4:45 pm 1-2 times per month. In March, Tribal Court will be giving another training session on child custody laws to grandparents in the support group. If you would like more information about the support group or this training session, please contact Evelyn Gopher.

Tax Tips for Grandparents Raising Grandchildren



Did you know that the IRS will give you money back just for having a child living in your home? Three tax credit programs give extra money to people who are raising children. That includes grandparents and great grandparents. If you qualify, you may be able to pay less to Uncle Sam each year.

Keep in mind that a tax credit is better than a tax deduction. So don't miss the chance to claim these credits. What's so great about a credit? Plenty! You get to subtract a tax credit from any federal income tax that you owe. A deduction only reduces the income that you use to figure out the taxes you owe. Simply put, a credit keeps more money in your pocket.

Earned Income Tax Credit

The Earned Income Tax Credit—or EITC—is for low-income people and families. You don't have to be raising a child to receive this tax credit. But people who are raising children get a bigger tax break. Is your tax credit greater than the tax you owe to the government? Good news! You will get a refund from the IRS. To get the EITC, you must work during the tax year. You must also file a federal tax return. Plus, you can only earn so much money. For the 2003 tax year, these were the income rules: See IRS publication 596 for specific EITC program calculations.

There are age limits for the children you claim when you take your tax credit. Are your grandchildren full-time students? Then you can claim them until they turn 24. Otherwise, you can only claim them until they turn 19. Children of any age can qualify if they have a disability. Do you have at least one child at home? Then you can receive advance payments of the EITC in your weekly paycheck. To receive your credit in advance, you must fill out a W-5 form at work.

Child Tax Credit

Does your family earn too much money to receive the Earned Income Tax Credit? You may still be able to get the Child Tax Credit. You take this credit right off your tax bill. But you won't get money back if you don't owe any taxes. The child for whom you take the credit must be under age 17. You must claim that child as a dependent on your federal income tax return.

Until the year 2005, you will be able to take a \$1,000 tax credit for each child who qualifies. From 2005 until 2008, the tax credit will be reduced. During those years, you will only be able to claim a credit of \$700 per child. Are you raising three or more children? You may be able to get the "Additional Child Tax Credit." This will give you a larger tax benefit.

Child and Dependent Care Credit

The Child and Dependent Care Credit helps families pay for childcare so they can work or look for work. This tax credit does not give you a tax refund if your credit is greater than the taxes you owe. The amount of your credit will depend on the number of children you are raising. It will also depend on your income and the amount you pay for child care. Your grandchild must be under the age of 13 or have a disability.



Parenting Strategies for Grandparents Raising Grandchildren

Are you frustrated with your grandchild's behavior? Wondering "what is wrong with kids today?" Feeling that your parenting strategies aren't working? Then you may be interested in bringing one of the following presentations to your grandparent support group.

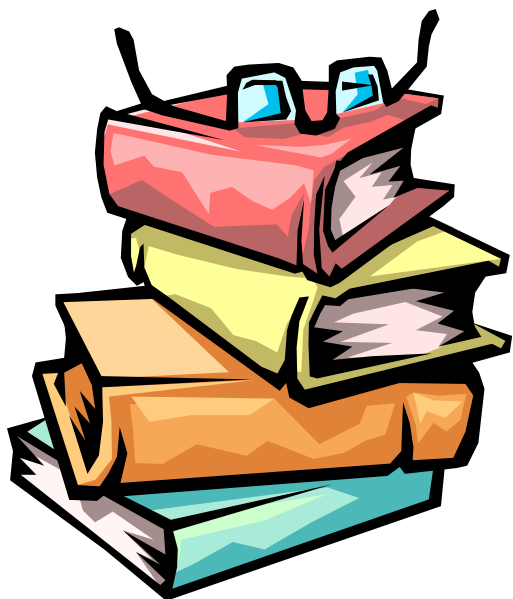
- Navigating the Potholes of Adolescence
- Discipline: Strategies for working with Children Birth through Age Eight

These presentations are conducted by Sandy Bailey, MSU Extension Family & Human Development Specialist and are one and a half hours to two hours in length.

If your group is interested, contact Sandy at baileys@montana.edu or (406) 994-6745.



Advocating for Special Needs Kids in Today's School System Session a Success



On December 10, the Grandparents Raising Grandchildren Project and AARP sponsored an advocacy training session in Helena for grandparents and agencies that work with grandparents who raise their special needs grandchildren.

The topic of the session was Advocating for Special Needs Kids in Today's School System. Tim Harris of the Office of Public Instruction, and John McCrea with DPHHS presented a five hour session designed to help grandparents understand their rights and to help them learn effective advocate and negotiation skills. One grandparent said this about the training session, "Tim has a wealth of knowledge about education law. John is an incredible advocate as, so is Tim. The two together gave specific tools to take back and use along with resources."

Tim and John have indicated their willingness to bring this training session to other areas of the state. If you or your support group feel that this topic would be of interest, please contact the GRG Project at aconway@montana.edu or (406) 994-3395 so we can work together to bring this valuable information to more grandparents.

"I enjoyed this presentation. I feel I could help our support groups better by providing them with information on their rights as well as teach them how to advocate for themselves."

Services Brochure for Montana Grandparents Raising Grandchildren Coming Soon!

The Grandparents Raising Grandchildren Project has developed a services brochure for grandparents or other family members who have taken on the responsibility for caring for their grandchildren. This brochure provides information on services provided by AARP, Blackfeet Eagle Shield Center, Department of Public Health and Human Services, Montana Child Care Resource and Referral, Montana Legal Services Association, Montana Head Start, Office of Public Instruction, Montana State University Extension and gives information on grandparent support groups across the state.

The brochure went out for review to the agencies listed, and will be back from print at the end of the month. If you would like a copy of the brochure for you (or multiple copies if you represent an agency) please call Annie at (406) 994-3395, or e-mail her at aconway@montana.edu.



It May Be Too Cold, But It's Not Too Early to Start Planting Your Garden



February and March are ideal months to start planting your garden, indoors that is. A variety of seeds are available to begin your flowers, herbs, and vegetables inside for later planting this spring. Often, purchasing plants in late spring (when it is time to plant them) is more expensive than buying seed packets early and growing your plants from seedlings.

Planting seeds with your grandchildren may be a fun way to introduce them to plants and a way to encourage them to take some ownership of your garden or flower beds. Seeds are available in most garden centers now, and bags of seedling pots are available as well.

For helpful tips on growing flowers, herbs, and gardens, visit the MSU Extension Website for MontGuides on a variety of topics. You can also visit your County Extension office for free publications on these topics. <http://www.montana.edu/publications/>

Another Tax Credit for Older Montanan's

If you are a grandparent (or Montana tax Payer) 62 years or older, you may qualify for Montana's elderly homeowner/renter tax credit for 2004. If you can also answer "yes" to the following questions, then you may be eligible for the credit.

- Did you reside in Montana for nine months or more during 2004?
- Did you occupy Montana residence(s) as an owner or renter a total of six months or more during 2004?
- Was your total gross household income less than \$45,000 in 2004?

Montana allows qualified elderly persons a credit for a portion of their property taxes or rent paid based on their income. The credit can be used against their state income tax liability or as a direct refund, even if they are not required to file a Montana state income tax return. Only one claim is allowed per household.

To determine eligibility, complete form 2EC (Rev. 8/04) and return to the Montana Department of Revenue, P.O. Box 6577, Helena, MT 59604-6577, phone (406) 444-6900. Form 2EC may be available at your local library, post office, from tax preparers or at the State or local Department of Revenue Office.



**GRANDPARENTS
RAISING
GRANDCHILDREN
PROJECT**

316 Herrick Hall
Bozeman, MT 59715

Phone: (406) 994-3395
Fax: (406) 994-2013
Email: aconway@montana.edu

We're on the Web!

[http://www.montana.edu/
wwwhd/grg/index.htm](http://www.montana.edu/wwwhd/grg/index.htm)

Rocky Boy Starts Grandparent Support Group

Evelyn Gopher of Rocky Boy Elementary has started a support group for grandparents raising grandchildren. Currently the support group is going very well with an average of 14 grandparents in attendance at each meeting. During the meetings, grandparents go through the Parenting A Second Time Around curriculum and will often have a pot luck dinner or supper provided by one of the presenting agencies.

Evelyn has made arrangements for the support group to meet at the offices of different agencies such as the TANF program, Early Head Start, and Tribal Court. At these different locations, speakers present valuable information to grandparents. Evelyn worked with a community agency that has agreed to go into grandparent homes and evaluate their safety. Evelyn said, "These groups are making sure grandparents are safe in their homes, it's not just about them raising their grandchildren."

In March, Tribal Court will be giving another training session on child custody laws to grandparents in the support group. If you would like more information about the support group or this training session, please contact Evelyn Gopher at (406) 395-4474 ext 229. The support group meets at 4:45 pm 1-2 times per month.