

Spring 2012

Teaching Children Financial Facts of Life

These days, there is much children need to know beyond reading, writing and arithmetic. Children need to learn good manners, making smart choices and even, personal safety in communities and on the internet. One other area of knowledge crucial to life-long success is the financial facts of life.

“Show and tell” children as you manage money. Your children need to see and hear you practicing good money skills so they know how to handle their own money. Help them learn what it means to save some, spend some and share some.

Take children along for shopping trips and discuss what makes items “good buys”, “too expensive” or “not in our budget.” Take children to the bank to learn about different accounts and services. At home, let children help with preparing deposits or balancing the checkbook. As you pay bills, explain how debts must be repaid on time or you pay additional fees, and how they affect getting loans.

Help your child start a savings or investment account. Young kids enjoy saving money in a piggy bank. Around age 8 is a good time to open a savings account. Children can learn how money grows in interest bearing accounts, and how to save for a special goal.

Consider an allowance as a teaching tool. Even as young as age 5 or 6, children can practice decision making with small amounts of money. Teach them to “pay yourself first” by saving some money each time. Giving an allowance in small bills or coins allows the child to easily set aside portions of the money for different saving, spending and sharing. Help them make choices about giving to charity or gifts to others.

April is Financial Literacy Month. Take every opportunity to talk to children about money and provide chances for them to learn, even if they make mistakes. Both you and your children will reap long-term rewards.

(Source: Federal Deposit Insurance Corporation)

Joy Akey
Yuma County
joy.akey@colostate.edu
(970) 332-4151

Luann Boyer
Morgan County
luann.boyer@colostate.edu
(970) 542-3540

Linda Dettmer
Logan County
linda.dettmer@colostate.edu
(970) 522-3200

Gisele Jefferson
Washington County
gisele.jefferson@colostate.edu
(970) 345-2287

Tracy Trumper
Phillips County
tracy.trumper@colostate.edu
(970) 854-3616

Kit Carson County
(719) 346-5571

Sedgwick County
(970) 474-3479

EXTENSION ONLINE

www.goldenplains.colostate.edu
www.logancountyco.gov
www.extension.colostate.edu/morgan

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Understanding Children Series

3rd Saturday- April to July

9 a.m. - 12 Noon

Morgan County Extension Center



This workshop series is especially designed for those who work with children in family day care homes, day care centers, preschools, after school programs or summer day camps. The series is presented by Christine Cerbana, CSU Parent Education Coordinator for Center for Family Education, Resources & Training (CFERT).

April's topic will be Seed & Soil based on Medina's Brain Rules; May is Brain Based Learning; June is Emotional Literacy. Each program is 3 clock hours for child care licensure renewal. Registration is \$15 per program or \$40 for all 4 workshops if paid by April 21. Call 970-542-3544 to register.

Gardening With Children

Involving children in the family garden has many benefits. Gardening provides on-site opportunities for kids to explore, create, and inquire and it is a wonderful way to make connections with nature.

Research shows children in outdoor or indoor gardening can improve science test scores, build positive character traits, motivate children to eat healthier food, and develop an appreciation for the environment.

Children of all ages can have a role in the family garden starting as young as age 3 or 4. Use gardening as hands-on math or science - measuring length of rows, distance between rows, seeds per foot, etc. By age 8 or 9, they can design the garden using graph paper.

When the garden is ready to harvest, this is the prime time to teach children how to prepare various foods or even how to freeze or make jams/jellies.

Children and Sleep

Think your child gets enough sleep? Think again. According to the National Sleep Foundation, most children sleep less than parents realize. Sleep problems like waking during the night, sleeping too little, or having difficulty falling asleep occur in nearly 70% of children at least a few nights each week.

Sleep is just as important to a child's health as nutrition and exercise. Too little sleep is linked with weight gain and developing type 2 diabetes. One theory to explain the weight gain is inadequate sleep disrupts hormone levels which regulate appetite and food intake. Too little sleep means bigger food portions and more snacking.

When kids are overextended with activities, bogged down with homework, constantly texting, or surfing the Internet, sleep falls off the priority list. Sleepy kids lack energy and focus for playing and doing schoolwork. They're more likely to sit in front of the TV where they burn fewer calories.

The good news is you can help children sleep better and longer.

- Set priorities for young children and help older children learn to set their own.
- Limit the number of afterschool clubs and sports.
- Create a bedtime routine that includes some downtime like reading. Set a lights out time.
- Keep the phone and texting out of bed, and avoid exercise, television and the Internet shortly before bedtime.

Find the schedule that works for your family and do your best to stick to it.



Energy Expo 2012

April 27 - 12 Noon - 4:00 pm
Fairgrounds Event Center
Holyoke

April 28 - 8 am - 12 Noon
Country Steak Out
Fort Morgan



This expo will help you learn about renewable energy for residential use. Presentations will include solar panel installation, leasing solar panels, solar for residential electric customers, and community solar gardens.

Registration is \$5 per person by April 23 and \$10 after the 23rd. Register by calling 970-522-3200, ext. 276.

Small Steps to Health and Wealth

What if, this year, you could improve your health *and* your wealth at the same time? This new program offered by Extension will address how financial problems can affect your health *and* how poor health can affect your finances.

Programs are hands-on, packed full of health and finance tips and provided in a supportive setting. You'll learn why starting with small chunks of physical activity can add up to huge health benefits; and also how you can make small savings of a few dollars each day add to up thousands by the end of the years.

Programs are being offered in all Northeast Colorado counties this spring and summer. Contact the Extension office in your county to learn what is being offered or to be notified of programs.



Saving for Retirement

This is the time of year when most of us are very aware of where our money is going and we're thinking about making changes for increasing financial security in 2012.

It's never too early to think about retirement - even if it's many years away. Here are some tips to help you get the most from your retirement savings.

1. **Know Your Number.** Determine how much money you need to save to live comfortable during retirement.
2. **Take Advantage of Matching.** If your employer matches contributions to a retirement program, take advantage of the full amount available. This is one way you can easily double the amount of money in your retirement account.
3. **Increase Savings by 1% Each Year.** An easy way to build retirement savings is to increase the percentage of your gross salary saved by 1% each year. This small change will make a big difference when you retire.
4. **Don't Bail Out Too Soon.** Besides starting early on retirement savings, you need to stick with it. One mistake many people make is to cash out retirement accounts when they change jobs. If you have the option to keep the account or to transfer to an IRA or other retirement account, do so.

(Source: America Saves e.Wealth Coach, Nov. 2011)



Keep or Toss?

With tax season just behind us, it is a good time to make sure your financial records are in good shape for next year. What should you keep and for how long?

Here are guidelines for what to keep.



Store receipts should be kept long enough to verify purchases if using a credit card.

If the item is covered with a warranty, keep the necessary information to prove the purchase date and price.

Utility bills do not usually need to be kept once you have paid and have a receipt, cancelled check, or online payment document. If you deduct utilities on taxes, you will need to keep with other tax documents.

Pay stubs should be kept for one year until you can verify against the W2 form in preparation for filing tax reports.

Credit card statements should be kept with any documentation if needed for tax preparation. If not needed for taxes, it can be shredded when the next statement is available to document previous payment.

Bank records for savings, checking, or other accounts are generally kept for 1 year. Any checks required for verifying tax deductions should to be kept with tax preparation records.

Tax return supporting documents should be kept for 7 years. Although audits usually occur within 3 years of filing a tax return, they can happen up to six years.

When destroying any financial records, the safest way is to get a shredder which cuts in multiple directions.

Avoid Unnecessary Bank Fees

As consumers, we spend our hard-earned dollars to purchase products and services. Sometimes, we don't pay close enough attention to what we are getting or what extras are added when we buy something or use a service.

These little charges can actually end up costing consumers millions of dollars a year.

Bank charges for checking or savings accounts are sometimes called maintenance fees or service charges and are added on if you don't keep a minimum balance. And, the minimum isn't necessarily a small amount - some charge these fees for any balance under \$500 or \$1000.

If you are being charged this type of fee, ask about requirements for a "free" account. You will have to evaluate the amount you will need to keep in an account versus the flexibility of having money in other accounts. Compare the service charge for a low balance maintained versus the interest earned on money you can keep in a savings account. What works for one person's situation may not work for another.

Banks may also charge a "no activity" fee. This would most likely occur on a savings account where no deposits or withdrawals take place for a period of time. To avoid this fee, you may need to set up a reminder to transfer funds from one account and then transfer back - thus showing activity on the account. In some cases, accounts may be blocked if there is no activity as a security measure.

If you decide to change financial institutions to avoid unnecessary fees, be sure to use the Rule of 3s. This means you always evaluate at least 3 options for any service or purchase you make.



Gardening - Multiple Benefits

Raising a garden not only can provide your family with a nice array of fresh fruits and vegetables, it can also help improve your health and wellness.

While you may think of gardening as just a fun activity which provides lots of good things to eat and flowers or plants for beauty, the activity will also help you expend energy (burn calories). Here is how many calories a 150 pound person would use for 30 minutes of gardening activity:

Digging/Pulling Weeds/Moving Rocks	200-250
Mowing (using push mower)	200-230
Raking	120-150
Trimming Trees and Shrubs	150-170

The physical activity can also help strengthen bones and joints, lower blood pressure, and manage stress.

(Source: eXtension, 2010; www.eXtension.org)



Food Preservation Workshops

Learn how to safely can or freeze the goodies from your garden. Several workshops will be offered in Northeast Colorado this summer. Most have a small registration fee to cover supplies for the hands-on part of the workshop. Check the calendar on page 9 for workshops in your county or call your county office.



Germs All Around

We're all aware of the germs in our kitchens or bathrooms, but did you know some objects we touch many times each day might harbor the most germs?

About 25% of backpacks and purses contain germs like e-coli which can cause serious illness. Think of all the places these get put during a typical day. No wonder they test high for contamination.

Desks are another place where thousands of bacteria can hide out. Statistics show that over 50% of people eat at their desks but most don't wipe it off or clean it like you would a regular dining table.

Shopping carts are the third place "crawling" with potential disease-causing germs. Purses or other items which have been contaminated are put in the upper rack (or child seating area). And, if a child is transported in that area - there's likely been considerable germs left on the surfaces.

Reading Nutrition Labels

Food labels are intended to help shoppers make healthy selections, yet a study found most people don't bother reading them.

Scientists tracked the eye movements of 200 people participating in a simulated grocery-shopping trip and learned most skipped reading the nutrition facts, even those who reported they read the information.

Thirty-three percent said they always viewed calorie-count information, but only 9 percent actually read during this study. Only 1 percent looked at all the facts on nearly all labels.

(Source: Journal of American Dietetic Association, November 2011)

"Natural" on Food Labels

The use of "natural" claims on foods and beverages have become very common, but what does that mean?

No formal definition for the use of "natural" on food labels has been issued by the U.S. Food and Drug Administration (FDA) or U.S. Department of Agriculture (USDA).

However, the FDA follows this 1993 policy:
"[FDA] has not objected to the use of the term on food labels provided it is used in a manner that is truthful and not misleading and the product does not contain added color, artificial flavors or synthetic substances. Use of the term "natural" is not permitted in a product's ingredient list, with the exception of the phrase "natural flavorings."

USDA allows the use of the term "natural" to be used in meat and poultry labeling on products that contain no artificial ingredients or added color. The product also must be only minimally processed. The label must explain the use of the term natural, for example, no added coloring; minimally processed.

(Source: Kids Eat Right, www.eatright.org)



Foods Storage Guidelines

How long do you keep certain foods in the freezer or refrigerator? Do you wait until it looks like a lab experiment? Or, do you throw out food while it's still okay because you don't know for sure?

CSU Extension fact sheet 9.310 - Food Storage for Safety and Quality provides guidelines which help you know how long to keep certain foods. Get a copy from your local Extension Office or online at www.ext.colostate.edu and select Online Publications.

Smart Grocery Shopping

Planning ahead is the best way to get the most nutrition for your grocery dollar. Smart shopping isn't necessarily more complicated or time-consuming - it is just more deliberate and thoughtful.

- ✓ **Make a list:** Take a few minutes to make a list based on your family's weekly schedule and what is already available in the kitchen.
- ✓ **Check specials:** Take advantage of store sales and lower prices on seasonal produce items to save big. Check newspaper ads, in-store flyers, or online specials.
- ✓ **Eat Before Shopping:** When you're hungry, you'll make more impulse buys which are expensive and higher in calories. Choose a healthy snack before shopping.
- ✓ **Concentrate on the perimeter of the store:** In most grocery stores, the most healthful, freshest foods are along the outside walls in the meat/fish/poultry, dairy, produce, and sometimes bakery departments. Do most of your shopping here.
- ✓ **Stroll the canned, frozen, and cereal aisles:** There are plenty of nutrient-rich choices on the aisles too, especially those with cereals, rice, legumes (dried and canned beans/peas), canned fruits in juice, and frozen vegetables and berries.
- ✓ **Skip the candy, cookie, snack, and soft drink sections:** It's no secret the packages and displays in these aisles are designed to tempt you into buying things you don't really need. Keep them out-of-sight and out of your shopping cart.
- ✓ **Eat with color:** Fill your shopping cart with the colors of good health like green broccoli, purple grapes, yellow peppers, orange cantaloupe, black beans, brown rice, pink salmon, lean red meat, and low-fat white milk. Your family will eat better and feel better.

(Source: "Eat Right Montana," Mary Ann Harris, RN, Montana Team Nutrition Program, Montana State University)

Putting Away Groceries: Dos & Don'ts

☞ **Don't** take your time! Put perishables in the fridge or freezer as soon as you get home.

☞ **Do** put things in the right place. Milk should go in the back, where it's coldest. Keep old containers no more than a week after the sell-by date. Keep eggs in the carton in the back of the refrigerator, not in the door. They last three to five weeks. Securely wrap and place raw fish, meat, and poultry on plates on lower shelves in the back, where it is coldest and they'll not drip on and contaminate other foods. Freeze if not using right away. Keep seafood, meat, and poultry no longer than a few days in the fridge. Open deli meats last 3-5 days in the fridge.

☞ **Do** check refrigerator temperature. The temperature should be 37-38 degrees and zero degrees in the freezer.

☞ **Don't** overstuff. Allowing room for air to circulate in the refrigerator and freezer ensures things stay cold enough. Don't stack meats on top of each other in the freezer.

☞ **Do** pack it up. Moisture and vapor-proof materials such as airtight containers are best at keeping food such as cold cuts, cheese, and fresh berries from spoiling quickly.

☞ **Do** put nuts in the freezer. The oils in them can turn rancid in as little as a month. Freeze if you don't plan to use them right away.

☞ **Don't** put food in a dirty refrigerator or dirty cupboards. Periodically scrub your refrigerator and cupboards to remove spills and residue that might attract bugs. Use a permanent marker to date any new items you store which don't have a "use by" date, such as bulk foods. Get rid of any expired foods.

☞ **Do** use the "first in – first out" rule. Store new items in the back of the pantry or cupboard. Use the oldest unexpired products first.

(Source: Consumer's Report ShopSmart)

Trans Fats Linked to Excess Weight

Eating just two to seven grams of trans fats a day increases your risk of getting heart disease.

Compared to eating other types of fats, trans fats are linked to more weight gain. An 8-year study of female nurses found for every 1% of calories eaten as trans fats, the women were 2 pounds heavier compared to women who ate no trans fats.

An earlier study with men showed similar results. This 1% increase in calories from trans fats was associated with a half-inch increase in their waistline.

Choosing foods low in trans fats is easier now because the amount is listed on the Nutrition Facts label on food packages. But, do you know how to read the details on the labels?

Even if a food says 0 grams trans fat, it might still contain small amounts. Foods which have less than one-half (.5) grams of trans fats can claim to have 0 grams. However, if you ate five servings of a food which had .4 grams per serving, you will have actually eaten 2 grams of trans fat from the food. If you eat several food items which are labeled that way - it can add up.

What can you do? Besides reading the Nutrition Facts, read the list of ingredients to give you more information. Trans fats occur during the process of hydrogenation which is necessary to turn oils into a solid fat. If the ingredient list contains the word "hydrogenated", the food contains some amount of trans fats.



Use Your Noodle....

Learn new, interactive ways to add variety to exercise and fitness programs conducted at senior centers, assisted living, or rehab centers. This 2-hour training presented by Kim Eichinger from Pennsylvania uses budget-friendly props to help older adults have a ball and get moving for improved balance, strength and flexibility.

Presented on Wednesday, April 25 from 2 to 4 at Eben Ezer in Brush and Thursday, April 26 from 9 to 11 in Burlington Community Center. Registration is \$10 per person. For more information, or to register for either workshop, call 970-542-3544.

Older Adult Resource Fair

This event on May 15 and 16 at Morgan Community College in Fort Morgan features seminars, lunch and entertainment. There will be 28 seminar topics available during the 2 days, and you'll be able to attend as many as 5 each day. Registration is only \$5.00 for everything on both days.

Topics include nutrition, health & wellness, gardening, food preservation, social media, financial security, disease management, legal issues, senior resources, baby boomer workforce strategies, and much, much more.

Seminars will be held at 9, 10, and 11 am and 1:30 and 2:30 pm each day. Pre-registration is requested to help presenters have adequate hand-outs and other resources. To register or for more information, call 970-542-3180.



Taking The Keys Away

Seventy-eight percent of Americans 70 and older had driver's licenses in 2008 (Insurance Institute for Highway Safety), up from 73 percent in 1997. This trend is expected to continue as baby boomers age.

Vision, response time, and neuromuscular control worsen with age. Driving skills also deteriorate as cognitive abilities – memory, language, perception, reasoning, and thinking – decline. People with mild dementia are higher-risk drivers, but as many as 76 percent are still able to pass a driving test and drive safely (online journal *Neurology*). Drivers with dementia may not know when it's time to restrict or stop driving. They are unlikely to benefit from vehicle modification, or from retraining. The challenge for families and medical experts is to identify unsafe drivers without restricting those who drive safely.

The American Academy of Neurology issued guidelines in 2010 to help doctors decide when a patient with dementia should stop driving. The guidelines offer indicators of decreased driving ability; a crash in the past 1 to 5 years, a traffic citation in the past 2 to 3 years, or an aggressive or impulsive personality. Other ailments that can impede driving include glaucoma, angina, arthritis, respiratory illness, and neurologic conditions such as Parkinson's disease.

To avoid a tragedy, family and caregivers should discuss a loved one's recent driving history and health, and solicit observations about driving behaviors. It's also a good time to go for a drive with your parent and see whether you'd feel comfortable putting your little ones in the backseat.

Check www.iihs.org/laws/olderdrivers.aspx to check state laws about regulations which restrict older drivers.

(Source: Adapted from Consumer Reports, Jan 2011)

Mark Your Calendars

For details on any event listed, contact the Extension Office in the county where the event will occur. Contact information for each office is listed on the first page of this newsletter.

April - -

- 21 Understanding Children series, 9 am - 12 Noon, Morgan County Extension Center
- 21-28 "Money Smart Colorado Week"
- 23-27 Piggy Bank Contests, Financial Literacy for Kids program, Contact local Extension Office
- 25 "Use Your Noodle" Workshop, 2 - 4 pm, Brush (details on page 8)
- 26 "Use Your Noodle" Workshop, 9 -11 am, Burlington
- 27 Energy Expo 2012, 12 Noon - 4 pm, Phillips County Fairgrounds, Holyoke (details on page 3)
- 28 Energy Expo 2012, 8 am - 12 Noon, Country Steak Out, Fort Morgan
- 29-May 24 Melissa Memorial Foundation Amateur Triathlon 8 week competition



May - -

- 11 Diabetes and Dental Care, 12 Noon - 1 pm, Colorado Plains Medical Center, Fort Morgan
- 15 Strong People Stay Healthy starts, Tuesdays & Thursdays, 5:30 - 6:30 pm, Brush Senior Center
- 15/16 Older Adult Resource Fair, 8 am - 3:30 pm, Morgan Community College
- 15/16 Rocky Mountain Food Safety Conference, Colorado School of Mines, www.rmfoodsafety.org
- 19 Understanding Children series, 9 am - 12 Noon, Morgan County Extension Center
- 28 Memorial Day Holiday - Extension Offices Closed

June - -

- 2 Food Preservation Basics, 9 am - 12 Noon, Morgan County Extension
- 2 Advanced Food Preservation, 12:30 - 4 pm, Morgan County Extension
- 5 Small Steps to Health and Wealth, 5:30 - 7:30 pm, Haxtun Hospital
- 6 ServSafe Managers' Training, 8 am - 5:30 pm, Logan County Extension Office
- 7/8 Lillian Fountain Smith Nutrition Conference, Hilton Hotel, Fort Collins
- 12 Small Steps to Health and Wealth, 5:30 - 7:30 pm, Haxtun Hospital
- 16 Understanding Children series, 9 am - 12 Noon, Morgan County Extension Center
- 18 Small Steps to Health and Wealth, 5:30 - 7:30 pm, Haxtun Hospital
- 19 Culinary Arts Series, 6 - 8 pm, Phillips County Event Center
- 23 Food Preservation Workshop, 9 am - 12 Noon, Washington County Extension Office



If you received this newsletter in the mail, BUT would like to receive future issues by email or access it on the Extension website, contact the Extension Office in your county with your email address. See page 1 for office contact information.