

May – June, 2016



Bicycle Safety – for Kids of All Ages

Medical research shows a bicycle helmet can prevent up to 85% of cyclists' head injuries. More than 700 bicycle riders are killed in the U.S. every year, and 75% of them die of head injuries.

Here are reminders about helmet safety.

- Wear a helmet when riding. A person can expect to have a crash in 4,500 miles of riding.
- Even low-speed falls on a bicycle trail can scramble brains.
- Make sure the helmet fits to get maximum protection. A good fit means level on the head, touching all around, comfortably snug, but not tight. The helmet should not move more than about an inch in any direction, and must not pull off no matter how hard you try.
- Less expensive helmets are just as good as more expensive ones.
- Standards are no longer a big issue in the US market, but check inside for a CPSC sticker. (Consumer Product Safety Commission)
- Children under one should not be riding on a bicycle. Toddlers should be able to hold their head up with a helmet on.
- Pick white or bright colors for visibility to be sure that motorists and other cyclists can see the rider.
- Avoid a helmet with snag points sticking out, a squared-off shell, inadequate vents, excessive vents and extreme “aero” shape, dark colors, thin straps, complicated adjustments or a rigid visor that could snag in a fall. If the helmet “snags” on the pavement then a neck injury could result.
- Never let a child play on the playground with a helmet on. They could get caught on something and choke the child.

Source: Bicycle Helmet Safety Institute

Colorado State University, U.S. Department of Agriculture, Logan County, Morgan County and Golden Plains Area Cooperating. Extension programs are available to all without discrimination

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School is Out - Routine is Still In!

Even though parents and children are ready for a break from the school rush, the routines many parents create during the school year are very important for a child's development, health and mental wellbeing. Creating a family summer routine will continue to foster the benefits routines have for children and adolescents.

Daily routines are a way of teaching younger children healthy habits, like brushing their teeth, and washing their hands before a meal. Children and young people tend to feel safer when they live in an organized and predictable environment. Having a routine of house chores helps children and adolescents develop a sense of responsibility. Time management and basic work skills are instilled as a result of routines in the home. In adolescence, regular home routines help children, "feel looked after," and can relieve the stress of changes they are experiencing.

Routines have health benefits, too. Children in families with regular routines and healthy habits have fewer respiratory infections than those in routine-free homes. Sleep is essential for maintaining a healthy body, brain function, maintaining the immune system and for improving energy levels, learning and concentration. Children, ages 12 to 15, need on average of 9 ¼ hours of sleep each night to function at their best. Studies have shown that 90% of children do not get the recommended amount of sleep on most school nights. Another recent study of over 15,000 students found that those who went to bed after midnight had a 24% higher risk of depression, compared to those who went to bed before 10 p.m. The study also found, adolescents who slept five hours or few were 71% more likely to suffer depression. Moreover, if kids are tired they are not going to be as active. Making activity part of normal day helps prevent weight gain and other debilitating diseases such as diabetes and heart disease.

Disease prevention and good mental health is not just a 9-month project for children during the school year. Continue to have children rise about the same time in the morning and go to bed around the same time. This will keep their body clock on track, allowing them to be less moody, have less behavioral issues and allow them to enjoy more summer activities. In early adolescents and teens this may mean monitoring their computer time, phone time and electronic game time-especially in the middle of the night. Have a daily schedule written down with time for play, reading, watching TV, and working or chores. Older children can be asked to be a part of scheduling. This will allow them to see the expectations or guidelines for their day, but allow some autonomy and responsibility as well.

Remember to be a part of your child's routine. "Routines built around fun or spending time together strengthen relationships between parents and younger children." This family time will continue to support those relationships later in the adolescent and teen years. Here is a list of routines for all ages to share in:

- Preparing and eating meals together
- Physical activity- walking the dog, going for a bike ride
- Family days (family activities)
- Family DVD nights
- Family meetings
- Taking turns talking about the day
- Special one-to-one time with a parent
- Regular contact with extended family and friends
- Family chore time
- Saying prayers or observing religious events
- Hobbies or sport



Some routine is helpful for all families. It helps you get through the things that need to be done in each day, and can also build your family bonds. A good routine caters for the needs of all family members."

Resources:

"Family Routines," Raising Children Network, <http://raisingchildren.net.au>

"Children's Health," www.mayoclinic.com/health/child-sleep

Home Safety for Seniors

The population of 65 plus is seeing major growth, as the baby-boom generation continues to age. There are currently around 40 million people aged 65 years or older and Northeast Colorado's aging population is forecasted to rise 25 percent by 2020. Many seniors and families are choosing to stay at home, depending upon individual needs and while this may be comforting, home accidents are the most prevalent cause of injury in seniors. As we age, our senses, strength, and reaction time decline posing many threats to our safety and security, but maintaining independence is often a concern of many families and aging seniors, so there are small steps that can be taken to improve home safety for seniors. Here are a quick few general safety tips to avoid injury for seniors living at home:

- ✓ Keep a list of emergency contact information by each telephone
- ✓ Ensure that doors have strong locking mechanisms and are easy for seniors to operate
- ✓ Check and maintain fire and carbon monoxide alarms
- ✓ Remove of any loose rugs or purchase rubber backed carpeting
- ✓ Relocate electrical cords out of traffic areas- hallways, doors, etc.
- ✓ Install adequate lighting and provide a flashlight or lamp next to the bed
- ✓ Use chairs that have arms to assist in standing and sitting
- ✓ Check to ensure railings, grab-bars, and towel bars are securely fastened
- ✓ Keep outdoor walkways maintained and clear walkways
- ✓ If possible, install an alarm system to alert to the action of opening or closing of a door or window

Source: Colorado State University Extension

myRA® May Be For Your Family Member

Do you have a child or partner who does not yet have a retirement savings plan? Accumulating enough in a savings account in order to even open a mutual fund account can be a long process, especially with current low interest rates.

The myRA was created as a vehicle to help people build a pool of dollars to invest in other types of retirement funds later. myRA is a retirement savings account developed by the U.S. Department of the Treasury that helps make saving easy. myRA could be a good option for your family member if they don't have access to a retirement savings plan at work, yet want to start saving for their future. It costs nothing to open, there are no fees, and they choose how much they want to save—whatever fits their budget.* myRA is simple, safe, and affordable.

myRA is essentially a Roth IRA, funded with after-tax dollars. Contributions are invested in a new U.S. Treasury Savings bond that earns interest at the same rate as investments in Government Securities Funds available to federal employees. These investments earned 2.31% in 2014 and an average annual return of 3.19% over the ten-year period ending December 2014.

The myRA saver can save up to \$15,000 in this fund before transferring it to a private sector Roth IRA. It is simple to set up automatic contributions into a myRA. This can be done on-line. If a person changes jobs, the account stays with the saver—it's portable. Contributions can be made from a saver's paycheck, their checking or savings account, or from their federal tax refund. The money that is invested must be from earned income. The money is safe because it is backed by the US Treasury. The account safely earns interest. There is no minimum account balance and no minimum amount required to get started in a myRA.

The myRA is affordable because there is no cost to open the account, and there are no fees. Savers contribute an amount they choose every payday—whatever fits their budget, even if it's just \$5, \$25, or \$100. They can contribute up to \$5,500 per year (or \$6,500 per year if age 50 and over). Savers enjoy the tax advantages this type of investment brings. myRA can fit into the bigger picture of financial security for a person. If you have family members or friends, tell them about the myRA as a way to get started on their retirement planning.

The myRA.gov website is easy to use and understand. *Annual and lifetime contribution limits and annual earned income limits apply, as do conditions for tax-free withdrawal of interest. To learn about key features of a Roth IRA and for other requirements and details, see <https://myRA.gov>.

Source: Laurel Kubin, Larimer County, Colorado State University Extension



U.S. Department of the Treasury

Enjoying More Leafy Greens

Dark leafy greens are an excellent source of antioxidants and Vitamin B6 and often have more nutritional value than their lighter counterparts. Dark leafy greens include kale, spinach, collards, arugula, red or green leaf lettuce, or swiss chard. Leafy greens can be eaten raw or prepared, cooked, and added to a variety of breakfast, lunch, and dinner dishes. Here are five steps to adding more leafy greens to your nutritional routine:

1. Add them into your breakfast- leafy greens compliment eggs perfectly, mix them in scrambled or omelet style.
2. Make additions to your smoothies- mix them in with fruit, yogurt, and juices in a smoothie and you won't even know they are there.
3. Add color to your sandwich- use leafy greens instead of romaine or iceberg lettuce on your sandwiches.
4. Mix into soups- leafy greens will wilt down and add flavor and nutrition to your favorite soup recipes.
5. Toss into your favorite pasta- looking for a splash of color, leafy greens are a wonderful accent to any pasta dish.



When purchasing and preparing leafy greens ensure you are using proper food safety by refrigerating the green and rinsing well before use.

For more information visit: <http://www.liveeatplay.colostate.edu/eat/healthy-diet/tools/leafy-greens.php#.Vxk9YKbQCUk> (Live.Eat.Play, Colorado State University)

Healthy Bites for May: National Asparagus Month



Asparagus has been cultivated for culinary and medicinal purposes for more than 2,000 years. Versatile and healthy, it can be eaten raw or cooked, and is used fresh, frozen, or canned. Asparagus is generally available from April through June. Asparagus can be used in salads, side dishes, entrées or as an appetizer, and can be boiled, steamed, microwaved, roasted, or stir-fried. May is National Asparagus Month. Check out the following tips and information on buying, storing, and adding asparagus to a healthful eating plan.

- **Nutrition and health.** Five medium asparagus spears have about 20 calories; and has no saturated fat, sodium or cholesterol, is high in folate, and is a good source of vitamin A and C.
- **Selection and storage.** Choose odorless asparagus stalks with dry, tight tips that are similar in size; avoid limp or wilted stalks. Refrigerate unwashed asparagus for up to four days by wrapping the end of stalks in a wet paper towel and placing in a plastic bag.
- **Cleaning and preparing.** Rinse asparagus stalks thoroughly in cool water to remove dirt and sand. Bend asparagus so that it snaps at its natural breaking point. This will remove the woody bottom.
- **Cooking methods.** When boiling asparagus, cook it in a wide skillet, with about 1/2 inch of water and a sprinkle of salt (optional). Blanching is a good method to prepare asparagus for salads and cold dishes. Place asparagus in boiling water for about 3 minutes. Remove and immediately place in an ice bath. Roasting is another good option. Cover a rimmed baking sheet with aluminum foil; and place asparagus in a single layer on the sheet. Sprinkle with olive oil & stir to coat, add a little salt and pepper. Bake in an oven at 450 degrees Fahrenheit (F) for 10 to 15 minutes. Purchase thick spears for grilling. Place asparagus spears on a medium-high heat grill coated with olive oil spray and cook for about 5 to 8 minutes until tender, turning occasionally.
- **Great additions to meals and side dishes.** Add steamed pieces of asparagus to scrambled eggs or omelets. Spread a soft cheese on whole-wheat crackers and top with a crisp asparagus head for an appetizer or snack. Place fresh or frozen asparagus in a microwave-safe container or in a sauté pan with a small amount of water, low-sodium seasonings, and garlic for a side dish or snack. Put fresh asparagus in a plastic bag, drizzle with olive oil, pepper, and other seasonings, shake until coated, and then bake in the oven at 400 degrees F until crisp.

Source: <http://food.unl.edu/may-food-calendar#health>

FICO 9- New Credit Score



Lenders use a three-digit number, ranging from 300 (lowest) to 990 (highest) known as a credit score to determine whether to grant credit, what terms are offered, and the interest rate to be paid. Your credit history includes all categories of information, not just one or two pieces and includes: whether you pay your bills on time or have any collections against you (35%), the amount of your outstanding debt (30%), length of time you have had credit (15%), types of accounts you have (e.g. credit cards, auto loans, mortgages)(10%), and how recently you have requested or opened new credit (10%), is what companies use to assign a credit score. Generic scores and lender-based scores are the two types of credit scores. FICO scores are the more commonly known scores.

The company that developed the FICO model is the Fair Isaac Corporation. FICO scores are generic scores that range from 300 to 850. A variety of websites can provide an estimated credit score for consumers for a small fee, as the credit scores are generally part of a credit report.

Because “the amount of outstanding debt” is a major category for determining a credit score, medical debt can really have an effect on a credit score. However, earlier this year FICO announced a new scoring model that will lessen the effects of medical debt on credit scores. With this model medical debt will be weighted as slightly less important than other debt. In addition, older paid off or settled medical debt will drop off your credit report sooner.

To improve or maintain your credit score, remember to continue to check your credit report once a year to make sure it is accurate because the score is derived from that report. Second, it is better to work something out with hospitals or clinics ahead of time to get help with medical bills before they go to collections. If the bill goes to collections it can harm that credit score again. FICO 9 will not change the fact that health insurance and otherwise good credit are unfairly penalized by medical collection in credit scoring, which is often due to billing or insurance errors, uncontrollable by the consumer.

The new FICO 9 score is beneficial for those extending approval for automobile loans and credit cards. Currently, this scoring system will not benefit people trying to get mortgage loans, because mortgage lenders use standards set by Fannie Mae and Freddy Mac that use scoring models that predate FICO 8. Finally, even though this new model is rolling out, lenders are not obligated to use the newest FICO 9 model. FICO is an independent company selling something to its buyer, the lenders, this product may escape many and not be used. So, once the scoring system is active, those that have paid collections and medical collections can see higher FICO scores by up to 100 points viewing the FICO 9 version through the myfico.com site online.

For more information on credit reports and credit scores go to <http://extension.colostate.edu/topic-areas/family-home-consumer/#finance> and scroll down to “Personal Finance.”

Nasty Germs Lurking in Your Home

Research show about 12% of food borne diseases in the U.S. actually start in the home. Coliform bacteria (includes Salmonella and E.coli) were present in 81% of tested households; with nearly 30% of the homes tested positive for yeast and molds; and 5% harbored Staph bacteria – according to the NSF International Household Germ Study. Where do germs hide out? Most people know to disinfect high-touch areas, such as doorknobs, kitchen door handles, and kitchen and bathroom sinks. Kitchen sponges often hold millions of germs; so microwave it on high for 2 minutes each day – and replace it every couple weeks.

Seven hot spots were identified for more thorough cleaning due to high levels of yeasts, molds and bacteria.

1. Toothbrush holders – clean once a week with soapy water or run through the dishwasher.
2. Can openers – Wash after each use to remove all food residue; manual openers – put in dishwasher.
3. Refrigerator door seals – clean weekly with hot, soapy cloth to remove crumbs, food particles and drips.
4. Blenders – often the “dirtiest” item in the kitchen – must disassemble the blender to clean all parts, including the rubber gasket at the base of the blender pitcher.
5. Pet bowls – clean daily, sanitized weekly in bleach rinse (1 tbsp. bleach/gallon water) for 10 minutes.
6. Remote controls (and other keyboards) – use disinfectant wipe on surfaces once a week.
7. Dirty laundry – use hot water settings when washing underwear (140-150 degrees F.)

Source: *BottomLine Health*, May 2016

What's Been Happening

Diabetes Webinars: Diabetes Medication - In April, Judy Weimer, FNP and CDE, explained the different types of medicines, how the medications work in the body, their intended results and possible side effects, and their costs. She also talked about the combinations of meds that are often used to get better blood glucose control. Weimer stressed the importance of knowing your medications (for you or your family member with diabetes); and gave a list of questions to ask your doctor or pharmacist. To view the recorded webinars click here:

https://www.youtube.com/playlist?list=PL1ViO_C2ES-dmsNzv8N9h4L0JpjfQIXN.

Nine men and women completed a 12-week **Strong People Stay Healthy**- strength training program meeting twice a week. An assessment on 6 key strength and balance tests was as a pre and post-assessment. At the conclusion, the participants reported feeling stronger, having more balance, more energy, and 50% were more active. The participants will now join 3 different ongoing classes in Wiggins, Fort Morgan, and Brush to maintain their achievements and continue on the path to obtaining their health goals. The same program is ongoing in Akron with 15 participants meeting twice a week at Pioneer Haven to exercise and maintain their strength and flexibility.

On March 9th, 14 Brush City employees participated in a **Small Steps to Health and Wealth** program, which focused on making changes to improve their health and their wealth. The program explores the impact of health on finances and vice versa. During the session, financial guidelines were established and participants set specific short term and long term goals. There are continuing options through Facebook and Twitter applications after the workshop for the participants to continue.

106 3rd and 4th graders from Haxtun Elementary, Holyoke Elementary and Julesburg Elementary schools participated in a **Piggy Bank Contest** in March and April to sharpen their financial literacy skills. For a week, teachers worked with students each day in a Piggy Bank Primer workbook provided by CSU Extension, while students created their own piggy banks made of recycled materials. Points West Bank of Haxtun and Julesburg, and First Pioneer Bank of Holyoke sponsored the prize money for 1st, 2nd, 3rd place winners, plus a coin for all other participants in the Piggy Bank Contest.

Six individuals in Morgan County are participating in **A Matter of Balance**, fall prevention program for seniors to increase their confidence in knowing how to prevent falls. The program runs 8 weeks with a total of 16 hours of engagement time. The same class series has been held in Yuma and Logan counties. Matter of Balance participants across the U.S. have reported implementing specific environmental changes to reduce the potential for falling such as removing throw rugs, installing handrails, and using night lights. Mental changes they make included asking family or friends when they need assistance, knowing medication side effects, and discussing health concerns with doctor or other health professional.

Cooking Matters, a 6-session nutrition and cooking class for adults, conducted in partnership with Washington County Connections, was held in Akron in February with 8 participants. Another class started at the Cope Recreation Hall on April 27th and runs on Wednesday evenings through May. This same class series runs 2 or 3 times a year in Yuma County with Extension partnering with Encore Life.

A Healthier Weigh, 12-week health & fitness challenge, ended mid-April for the 177 participants in 6 counties.

Phillips Co.	Morgan Co.	Logan Co.	Washington Co.	Yuma & KC Co	Totals
50 of 60 completed	16 or 16 completed	30 of 34 completed	23 of 24 completed	23 of 43 completed	142 of 177 completed
25,127 miles	7,991 miles	12,156 miles	8,511 miles	10,928 miles	64,713 miles
271.5 pounds	25.1 pounds lost	293.8 pounds lost	70.4 pounds lost	58.6 pounds lost	719.4 pounds lost
103 inches lost	24.5 inches lost	57.0 inches lost	38.0 inches lost	19 inches lost	241.5 inches lost

Upcoming Events!

May - Matter of Balance- Fall Prevention, Morgan County Extension Office, Fort Morgan, Mondays - 1:30 p.m. – 3:30 p.m. through May 23rd

May 17th - Family Law Day, Morgan County Justice Center, Fort Morgan; 8 a.m.-4 p.m.

May 24th - Community GMO Discussion, Morgan County Extension Office, Fort Morgan; 6:30 - 7:30 p.m.

June 7th – ServSafe Food Safety Manager’s Training, Gary DeSoto Building, Sterling; 8 a.m.-5:30 p.m.

June 7th - Food Preservation 101 Workshop, Morgan County Extension Office, Fort Morgan; 5:30 -7:30 p.m.



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