

Fall 2012

Take Care of Your Feet

Regional Diabetes Seminar

Tuesday, November 13

12 noon to 1 p.m.

Provided by Webinar in each Northeast Colorado county.

This special program is sponsored by the Northeast Colorado Diabetes Task Force to bring diabetes education and resources to rural areas. Dr. Lorin Brandon, MD, Podiatrist, will present the program, "*Diabetes and Foot Care*". It will be broadcast live from Morgan County Extension to at least one location in each county. Participants in each location will be able to ask questions of Dr. Brandon as part of this interactive broadcast.

Foot problems and complications are a major cause of disability, and even death, for people with diabetes. In addition, foot complications exact a significant toll on the emotional and physical well-being of individuals to have a quality life.

Early identification and management of foot problems can prevent the onset of complications. Individuals who have loss of feeling, changes in the shape of the foot, or sores which do not heal need to see a doctor immediately, and possibly a podiatrist (foot care specialist).

But, it's not just taking care of your feet. You need to keep the ABC's of diabetes under control - *A1C (blood glucose), blood pressure, and cholesterol*. Good foot care also includes checking feet daily, wearing good shoes and socks, protecting feet from temperature changes, exercises to keep blood flow to the extremities, and regular check ups with your health care professionals.



We'll have locations in each county confirmed soon. Call your county Extension office for details or check their website.

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Extension

3 Financial Lessons for Gen Z

Parents of Generation Z (children born between 1997 and 2004) need a new approach to raising money-smart kids.

This generation of children are true digital natives – having grown up on iPods, text messaging, Facebook, smart phones, and YouTube. Yet, they are facing an uncertain future with high unemployment rates, rising costs for goods and services, and the possibility of a sustained period of low growth in the U.S. and global economy.

They have an interesting dilemma facing them – a combination of tough times ahead and an expectation of instant gratification. This could be a recipe for financial disaster if they do not learn some important lessons to help them be self sufficient and to survive and thrive in the future.

A recent article in Forbes magazine outlines three money lessons which may be helpful to the Gen Z children for their financial success.

- Learn how to be experts at managing their cash flow. Whether the kids get money from an allowance or earn it through chores or a job, have them manage their own money. Put them in charge of purchasing and managing some aspect of their own needs, like toiletries for pre-teens and teens which can be a very personal and expensive budget category.

When they spend their own money, they might learn to watch for sales or to use coupons. Select different categories of expenses for younger children which are appropriate for their interests.

- Learn to run a business – however small. Whether it is a lawn mowing business, vending machine business, an egg business, etc., let the child be responsible for all aspects of the business.

This experience may prove to be invaluable. Not only will they gain an understanding of business, they may also learn to be better consumers and less vulnerable to marketing strategies.

- Learn to live on very little. Many of yesterday and today's great leaders and successful business people had this powerful learning opportunity early in their lives, and it helped shape them into strong, creative, and resilient people. Let your kids have the privilege of learning to be self-sufficient and making tough choices. Do not rescue them all the time which teaches them to be dependent on others.

Struggling to make do with what you have and learning how to live on very little is an invaluable experience for anyone. Gen Z children will most likely need to develop the right skills to manage their money in an economy unlike any that previous generations have encountered.

(Source: "Three Financial Lessons Gen Z Needs to Learn to Survive," Nancy Anderson, *Forbes*, 12/2012)

Home Packed School Lunches

If you pack school lunches, here are ways to keep costs down.

Use reusable, plastic containers rather than disposable plastic wrap or bags.

Buy large containers of "lunch-type" foods and beverage you can re-package. You'll save money and typically provide more nutrition.

Prepare foods ahead. Bake extra muffins or cookies to freeze in lunch-size packages. Prepare carrot and celery sticks weekly and store in a tight container to stay fresh.



Small Steps to Health and Wealth



Are you ready to improve your health *and* your wealth? You can take the first steps towards reaching your goals by attending *Small Steps to Health and Wealth*.

This program is offered by CSU Extension in all Northeast Colorado counties and addresses how financial problems may affect your health as well as how poor health can affect finances. The participants discover the links between their health and wealth habits and set goals to begin small changes in finances and health.

Programs are hands-on and packed full of tips about what leads people to negative health and financial habits. Too often, people want a "quick fix" for their problems, but research shows those who make small changes over a longer period of time are more effective in developing positive habits.

Programs can be given by Extension in a 1-session or 3-session format. The 1-session program is ideal for a workplace "lunch and learn" format or for a community organization.

The 3-session program provides in-depth opportunities for participants to begin implementing their goals. In the 3-session program, participants set small goals after each session to improve health and wealth and report back how they progress toward the goals.

To find when the next program(s) will be held in your area, contact your Extension office (see page 1). These programs are currently funded with a grant through USDA National Institute of Food and Agriculture (NIFA) so currently there is no registration cost.

Senior Law Day - Sterling

The 8th Annual Senior Law Day in Sterling will be Tuesday, October 30 at Logan County Heritage Center from 8 a.m. to 3 p.m.

This event is open to the public, *free* of charge and lunch is even provided. The day will include lots of resources and seminars on legal issues pertinent to older adults. RSVP by Wednesday, October 24. Call Cynthia at the Heritage Center (970-522-1237).

Closing Old Credit Card Accounts

Getting new cards and closing old accounts might affect your credit score if done incorrectly. Here's how to pare down your card collection without damage to your credit rating.

Contrary to popular belief, having a lot of credit cards is not detrimental, because one component of a FICO formula is the ratio of your balances to your credit limits. The more available credit you have relative to the amount you charge each month, the higher your score is likely to be. But, don't use more than 50 percent of your available credit or your score will suffer.

The length of your credit history makes up 15 percent of the score which is why you should hold on to your oldest credit cards, even if you don't use them. Credit bureaus usually leave closed accounts on your file for 10 years, so your score will continue to reflect payment history on closed accounts.

To close an account without hurting your credit score, pay off any balance and write to the issuer that you want to close the account. Ask for written confirmation the account was "closed by customer" and tell the issuer to report it to the credit bureaus. Verify the information with a free copy of your credit report from www.annualcreditreport.com.

(Source: www.ConsumerReports.org, Nov. 2012)

Cottage Food Bill Update

The Colorado Cottage Food Bill became law this summer and allows individuals to sell certain types of food products made in an unlicensed home kitchen. Specific guidelines of the law are:

✓ Products must be non-potentially hazardous and not require refrigeration. These include spices, teas, dehydrated produce, nuts, seeds, honey, jams, jellies and preserves, fruit butters, candies, and certain baked goods.

✓ Net sales for each product must not exceed \$5,000 annually. Each individual flavor of jam, type of spice, type of cake, etc., is a separate revenue stream of \$5,000.

✓ Products must be sold directly to the end user from the producer's residence, a roadside stand, farmers market, or similar venue. They may not be for resale, internet sales, or further distribution.

✓ There are specific label requirements including producer name and contact information, complete ingredient list; and the following statement: "This product was produced in a home kitchen that is not subject to state licensure or inspection and that may also process common food allergens such as tree nuts, peanuts, eggs, soy, wheat, milk, fish and crustacean shellfish. This product is not intended for resale."

✓ Producers must be certified in safe food handling and processing through third party entities such as the USDA or Colorado State University Extension ServSafe® training.

✓ The Colorado Department of Public Health and Environment may investigate any complaint received concerning cottage food operations.

For information on the Cottage Food Bill, visit these websites:

<http://www.cdphe.state.co.us/cp/index.html>

<http://cofarmtomarket.com/value-added-products/cottage-foods/>.

Replace or Repair??

When should you replace an appliance or other piece of household equipment? The rule of thumb is to compare the repair cost to the price of replacing with a new product. If the repair will cost more than half of the cost of a comparable new model, it would be a wise decision to replace.

Beware Detergent Packets

Poison control centers have reported nearly 1500 cases of kids eating the small single-use packets of concentrated detergent. The problem is many of the packets resemble candy because of their colorful, multi-layered shape. This is a good reminder to keep all types of cleaning products out of children's reach.



Credit Check Time

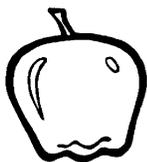
One of the best tools for combating identify theft is to keep an eye on your credit report. Early signs of illegal use of your identity and credit can be detected by monitoring your report.

Federal law allows all persons the opportunity to check their credit report free of charge from all three credit reporting bureaus once per year. You can obtain your free credit report by going to www.annualcreditreport.com or by calling 877-322-8228.

If you notice something in your report which is not correct, immediately contact the credit bureau with the listed error. You can get directions on how to report the error and place an alert on your credit.

(Source: Crime Prevention Outreach, Fort Morgan Police Department Newsletter, July 2012)

An Apple A Day



Fall signals the arrival of apples – an affordable, healthy fast food contributing fiber, vitamin C and antioxidants to the daily diet. Preliminary studies indicate apples are protective for heart health and may also help inhibit cancer. This makes them a great choice for a snack or to incorporate in a meal. Keep the peel on because it has most of the phytonutrients and half the fiber of the apple.

Try these quick and easy ways to use apples.

- Fresh apple crisp - just toss unpeeled, diced red and green apples with lemon or orange juice. Top with your favorite crunchy granola and chopped nuts.
- Apple slaw/salad - grate or dice crunchy apples and add to your favorite lettuce salad or cabbage slaw. Kids especially enjoy this surprise of sweetness.
- Grilled apple skewers - thread apple chunks and other firm fruit like pears and pineapple on skewers. Grilling releases the juice which combines with the natural sugar for a delicious caramelized flavor.
- Muffins and quick breads - many of these recipes lend themselves to the addition of diced or shredded apples. Add a handful to your next batch of gingerbread.

(Source: Adapted from “Apple Season is Here,” Shirley Perryman, CSU Extension Food Science and Human Nutrition, September 19, 2012)

Keep Produce Drawers Clean

The produce drawers in your refrigerator are one of the most bacteria laden areas of the home. To clean, empty and wash with water and dish soap. After rinsing, sanitize with a solution of 1 tablespoon bleach to 1 gallon of water. Air dry completely before returning the drawers to the refrigerator.



Freezing Meat Safely

Meat from the supermarket should be re-wrapped in freezer paper, aluminum foil, or put in a freezer bag before storing in the freezer. The original wrap from the supermarket is permeable to air which makes the meat susceptible to freezer burn if stored for more than a few months. By re-packaging in freezer safe materials, it can safely be kept for at least a year without losing quality.

Savvy Supermarket Shopping

Want to get the most nutrition for your grocery dollar? One way is to use the 50% rule while shopping.

Your cart should contain 50 percent produce (canned, frozen or fresh); 25% lean protein (eggs, beans, fish, poultry, red meat, dairy); and 25% whole grain products. To accomplish the 50% rule, you need to read nutrition labels on packaged food and compare serving sizes, calories, and nutrients including saturated fat, sodium and fiber.



Nutrition Nibbles

A family can meet all their nutritional requirements and spend only about \$6.65 per day per person based on 2011 food prices. This USDA Low-Cost Food Plan actually contains more fruits and vegetables than what people in the United States are currently eating. It also includes eating more whole grains and lower-fat or skim milk dairy products. This means you consume less fat, oils, and sweets while increasing fiber.

For help with menu planning or recipe ideas to get more nutrition in your family meals, go to www.cnpp.usda.gov and select USDA Food Plans Cost of Food in the blue sidebar.

Food Safety at School Concessions

As trees begin to change colors and the nights become cooler, everyone knows it's football season. Many families enjoy this favorite fall activity by attending Friday night games at their hometown stadium. During these exciting games on the field, community members of all ages enjoy eating a burger or hot dog and snacks.

Do you ever think about food safety when you eat at a concession stand? Is the food handled in a clean and safe manner? Are foods served at the local concession stands healthful choices?

Colorado State University Extension Agents in Northeast Colorado have developed a "**Food Safety in Concession Stands**" curriculum for use by high schools in Northeast Colorado counties.

Materials outline basic information concerning food safety including:

- * importance of handwashing.
- * guidelines for preparing and keeping food safe for serving.
- * sanitary practices for equipment and serving areas.
- * healthy choices a school's concession menu.

School staff, student workers, and community adults who help in these concession stands should understand and be trained about food safety practices. This curriculum is a fun way to introduce the importance of handling food safely to a variety of audiences.

If you are interested in learning more about concession stand food safety or having a food safety training program for your group, please contact your local extension office.



Food Safety for School Concessions

8th Annual *A Healthier Weigh*

2013 is just around the corner and our annual **A Healthier Weigh** challenge begins the week of January 7 in each of the seven Northeast Colorado counties.



A Healthier Weigh is a 12-week health and fitness challenge focusing on increased exercise and activity while making wise food choices. Teams of four adults weigh at the beginning and then record daily activity with a pedometer. Each week, activity is reported and participants receive on-line updates to help in achieving goals of health and fitness.

At the conclusion of the 12 weeks, teams will earn **CASH prizes** for the percentage of original weight lost by the team, percentage of waistline inches reduced, and miles of activity recorded.

Registration is \$40 per person/\$160 per team. Contact the Extension office in your county for details and their starting date.

Blueberries for Health

Antioxidants fight free radicals in the body which cause disease, and blueberries have the highest antioxidant content per serving. When compared to 24 varieties of fresh fruit, 23 vegetables, 16 herbs and spices, 10 types of nuts, and 4 dried fruits - blueberries came out on top.

Blueberries contain essential phytochemicals which have a wide range of health benefits. Studies indicate blueberries may help fight heart disease, inflammation, certain cancers, and vision problems. They also may have benefit for promoting brain function and slowing the development of Alzheimer's and Parkinson's.

(Sources: Life Extension: USDA)



Drought Impacts on Food Costs

The current drought in the United States is the worst this country has seen in more than 50 years, according to government experts. It affects about 60 percent of all US farmland, with more than one-half of America's counties designated as drought disaster areas. According to the U.S. Department of Agriculture, the drought will drive up food prices next year. What should we expect?

As many of us know, when fewer bushels of corn, wheat, and soybeans are harvested, the price for these farm commodities goes up as buyers compete for the product. There is a direct link to the rising cost of beef and pork, with a 4 to 6 percent increase expected this winter and early 2013. Likewise, poultry and dairy products will also be impacted. In addition to providing livestock feed, these grains are key ingredients in many human foods, especially cereals and breads.

Overall, USDA estimates consumers may spend an extra \$615 on groceries next year as a result of the drought. The USDA inflation forecast for all food in 2012 is 2.5% to 3.5%. For 2013, the forecast is expected to be an increase of 3% to 4%.

Remember, only about 15 cents out of every dollar consumers spend on food can be attributed to the actual value of farm products. Packaging, storage, transportation, labor, and profits comprise 85% of what we pay in the grocery stores for food. The recent escalation in corn prices has only added a few pennies to the cost of many processed food and beverage items where corn is an ingredient.

If you are already feeling a pinch on your food budget due to rising food costs, you may want to start now figuring how to be more efficient with your food purchases and consumption.



Tips to Avoid Food Waste

1. Always have a plan and a list before going grocery shopping. Check your pantry and the refrigerator before you head to the store.



2. Buy fresh produce weekly. Because it is perishable, don't buy bulk quantities of fruits or vegetables unless you will be able to use them up before they spoil. Canned and frozen fruits and vegetables can be good choices if you aren't able to use up fresh foods before they spoil.
3. Stock your pantry with staple items such as pasta or other grain products, soups and foods which you can use to whip up a meal in a hurry. The fewer trips you make to the store, the more you will save.
4. Learn how to adapt or adjust recipes to use leftovers. Or, learn to reduce the quantity a recipe makes so you don't have leftovers.
5. Use the freezer to store foods which you won't be able to use right away. Chop some extra vegetables and store in small freezer bags or containers with the right amount for a recipe. When you make cookies or muffins, make a larger batch and freeze extras for later rather than have them become stale on the counter.
6. Learn to use fruit which is over-ripe to make fruit crisps, smoothies, or add to quick breads.
7. Use up extra fresh vegetables by adding to soup, meatloaf, omelets, or casseroles.
8. Make leftovers appear like planned overs. Use leftover baked potatoes for hash browns or add to soup; use mashed potatoes for potato cakes at a later meal.

Avoid Halloween “Boo-Boos”

Halloween is among the top 3 holidays for the most emergency room visits. Most injuries were to the fingers or hands with 33.3% lacerations and 20.1% being fractures. Children ages 10 to 14 had the most injuries. Here are safety tips to keep in mind as you get ready to celebrate.

Wash all pumpkins with soap and water before they are carved. Bacteria may be on the surface of the pumpkin and can be accidentally ingested, causing severe illness.

Young children should not carve pumpkins. But, some carving devices or kits can be used by older children with adult supervision. Use a knife or kit designed for pumpkins so it doesn't get stuck. Consider painting pumpkins instead of carving.



Carve pumpkins in a clean, dry and well-lit area and make sure there is no moisture on the carving tools or your hands so you have a good grip. Cut away from the body and do not rush.

If there is a cut hand or finger, elevate the limb higher than the heart and apply direct pressure to the wound with a clean cloth to stop bleeding. If continuous pressure does not slow or stop bleeding within 15 minutes, seek medical help.

Be cautious of fire hazards when illuminating jack-o-lanterns. Use non-flammable light sources like glow sticks or artificial lights.

Costumes should be flame-resistant and fit properly. The costume should not obstruct the child's vision or be too long causing the child to trip or fall. Shoes should be sturdy, comfortable, and slip-resistant.

Carry a flashlight to see and be seen. Only approach houses which are well lit.

(Source: American Academy of Orthopedic Surgeons)

District FCE Meeting - October 13

District 1 Family and Community Education will hold their Annual Meeting Saturday, October 13 at the Akron Senior Center in Akron.

The patriotic theme for the day is **Red, White & Blue**. Speaker will be Carl McGuire, an attorney in Northeast Colorado who has been deployed in recent conflicts as a member of the United States military.

Registration is at 9:30 a.m. followed by the District business meeting at 10 and the speaker at 11. Wear Red, White and Blue with the most patriotic outfit receiving a special prize. To carry out the theme, clubs will have patriotic baskets for the popular silent auction. You are also asked to bring a care package to send to a soldier currently serving in Afghanistan. For details on what is permissible, call Gerri South, 970-867-7087.

Please register ahead of time, if possible, to help the hostesses plan for the day. Mail to MaryAnn Shook, Box 215, Akron, CO 80720 or call at 970-345-9889.



Be Prepared

This summer's disastrous fires have made all of us more aware of the importance of being prepared to evacuate quickly, and to be able to take important documents and mementos with you.

Families need to develop an evacuation plan, gather important documents in one place in a fire-proof container which can be quickly located, and have a communication plan for contacting each other in a disaster. Always have extra cash in your billfold for emergencies. Have extra batteries on hand for radios and flashlights.

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.

October - -

TBA - Strong People Stay Healthy in Yuma will start in October. Call Yuma County Extension for details.

- 8 Logan County Extension Office Closed, Columbus Day Holiday
- 9 Cooking Matters, 3:30 - 5:30 pm, Wray High School FCS Class
- 10 Kid PHIT, 3:45 - 5:15 pm, WRAC, Wray
- 10 Small Steps to Health and Wealth, Session 1, 5:30 - 7:30 pm, Morgan County Extension
- 11 Cooking Matters, 3:30 - 5:30 pm, Wray High School FCS Class
- 12 *Memory Loss & Diabetes - The Link*, Diabetes Success Meeting, 12 Noon - 1 pm, Colorado Plains Medical Center, Fort Morgan
- 13 District 1 Family and Community Education Annual Meeting, Akron Senior Center, 9:30 am
- 16 Cooking Matters, 3:30 - 5:30 pm, Wray High School FCS Class
- 17 Small Steps to Health and Wealth, Session 2, 5:30 - 7:30 pm, Morgan County Extension
- 17 Kid PHIT, 3:45 - 5:15 pm, WRAC, Wray
- 18 Cooking Matters, 3:30 - 5:30 pm, Wray High School FCS Class
- 23 Cooking Matters, 3:30 - 5:30 pm, Wray High School FCS Class
- 24 Kid PHIT, 3:45 - 5:15 pm, WRAC, Wray
- 25 Cooking Matters, 3:30 - 5:30 pm, Wray High School FCS Class
- 30 Senior Law Day, 8 am - 3 pm, Logan County Heritage Center, 821 N. Division, Sterling

November - -

- 5-8 CSU Extension Annual Forum for all Extension Agents, Fort Collins
- 7 ServSafe Food Handlers' Training, 9 am - 3 pm, Gary DeSoto Building, Sterling
- 9 *Diabetes and Dental Health*, Diabetes Success Meeting, 12 Noon - 1 pm, Colorado Plains Medical Center, Fort Morgan
- 12 Eating and Living Well with Diabetes, session 1, 2:30 - 6:30 pm, Morgan County Extension
- 13 *Diabetes and Foot Care Regional Diabetes Seminar*, Dr. Lorin Brandon, MD, Webinar broadcast from 12 noon to 1 pm in each Northeast Colorado county
- 14 Eating and Living Well with Diabetes, session 2, 2:30 - 6:30 pm, Morgan County Extension
- 19 Eating and Living Well with Diabetes, session 3, 2:30 - 6:30 pm, Morgan County Extension
- 22/23 - Thanksgiving Holiday, Extension Offices Closed

December - -

Enjoy the Holiday with Family and Friends. Check with your local Extension Office for their holiday closures. All offices will be closed December 25 and January 1. Some offices may be closed other days during the holidays.



January - -

Week of January 7: 2013 A Healthier Weigh Challenge begins

If you would like to receive future issues of this newsletter by email or get a notice it is posted on the website, contact the Extension Office in your county. See page 1 for office information.