

Fall Financial Check-Up

As the weather cools and leaves change, autumn is a great time to revisit and refresh your financial goals, especially your [retirement plan](#). Take time this month to [review your current savings goals](#), and take simple steps to reach them. Here are three questions to ask yourself in saving for the future:

- *Have you left retirement savings with previous employers?*
Consider rolling over any old 401(k) accounts into an IRA or your new employer plan (consult your employee benefit department for information about what is permitted by your plan).
- *Are you taking the maximum advantage of employer match?*
Don't leave free money on the table! If your employer offers matching, contribute as much as you can to leverage your own contributions. A recent national survey found that only 72% of women contribute enough to get the full match, as compared to 82% of men.
- *Are your retirement savings automatically withdrawn?*
Help yourself commit to saving by setting up automatic withdrawal so you never forget to save.

The last three months of the year is also the open enrollment period for many company benefit plans, so it is the perfect time to review your current plan and make adjustments to ensure you reach your retirement goals. Evaluate your plan, and modify it to have the largest impact on your retirement savings — remember to adjust for 2015 contribution limits.

Make this last quarter of the year count in a positive direction for your financial future!

IRA Rollover Changes

Earlier this year, the U.S. Tax Court ruled that if you have made a nontaxable IRA rollover in the preceding 12 months, any other rollovers during that time would be subject to taxes. Previously, money involved in separate rollovers was not taxable as long as the rollovers were completed within 60 days. Taxpayers have at least until January 1, 2015 before the one-rollover-per-year rule goes into effect.

Oct. – Nov. 2014

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Capture Small Savings Where You Can

If you're shopping online, search for a coupon code before paying for your order. Here are a few websites that might just help you save a few dollars:

- CouponSherpa.com
- DealNews.com
- PromotionalCodes.com
- RetailNeNot.com
- Savings.com
- FreeShipping.org

Another strategy to get coupon codes is to follow or "Like" a retailer on Facebook or Twitter, and sign up for e-mail alerts from retailers.

Money-Saving DIY Skills

Do It Yourself (DIY) projects are great for a couple reasons. First, you get the satisfaction of doing something on your own, with your own hands and your own skills. You completely own the final result. It's fun and rewarding; and it's usually a lot cheaper than paying someone else do it.

Since saving money and feeling personal satisfaction are both pretty awesome, here are some things you should learn to do for yourself – not only to save money, but because doing it yourself is fun!

Sewing

Everyone should have at least some basic skills with the old needle and thread. Being able to sew on a button or fix a small hole in a seam saves money and adds life to your favorite shirts, pants, and other articles. You might even find yourself sewing a simple gift item someday. Here are a couple online resources:

<http://www.pinterest.com/johannai/diy-basic-sewing-skill-tutorials/> or

<https://www.youtube.com/playlist?list=PLB8DEFBCDB692D230>.

Painting

Painting large areas can feel like more of a chore than a skill, but doing your own painting can save you big time money. It's time-consuming for sure, and you may decide that the time and effort outweigh the potential savings, but you should know [how to paint your house](#), inside and out, in case a necessary paint job isn't in your budget.

Plumbing

Hiring a plumber is usually expensive. There are a lot of jobs that you should always leave to a professional, but more than a few plumbing repairs that amateurs can [successfully undertake on their own](#).



Car maintenance

Your car requires a lot of regular, routine maintenance. You can significantly cut the costs of keeping your car on the road by [performing some of these tasks on your own](#), like changing the oil and checking the tires for adequate pressure.

Home repair

Homeownership is a great feeling, but owning a house comes with a lot of responsibility to keep it in one piece. When problems crop up, you can always hire a handyman. Or, if you want to save money, you can learn [how to be a handyman yourself](#) and handle some basic repairs all by yourself.

Make your own cleaning products

The cost of buying cleaning products can put a hit on your budget. You can save some money over time by [making your own cleaning products](#). A few basic products is all you need for a clean and food safe kitchen.

<http://www.ext.colostate.edu/pubs/foodnut/kitchensanitize.pdf>

Grooming your pets

If you've got pets, depending on the breed, they may need regular haircuts. Consider [handling your pets grooming on your own](#), rather than using a grooming service. If you've got a young pet, work on getting them familiar and comfortable with the grooming process. It will make grooming pleasant for them and much, much easier for you.

Cooking At Home

Cooking at home is an easy way to save hundreds or thousands of dollars a year. One Money Crashers writer even manages to [eat for under \\$4 per day cooking at home](#).

(Adapted from: <http://www.moneymanagement.org/Community/Blogs/Blogging-for-Change/2014/September/Ten-money-saving-DIY-skills-everyone-should-have.aspx>)

Easy Tips for Food Safety When Entertaining

With football season here and the holidays around the corner, entertaining friends and family becomes an enjoyable focus. Proper preparation helps you be creative and tempt your party guests with an array of fun foods and flavors while still keeping food safety in mind. Plan a “bacteria-free buffet” with these helpful tips:

Size Matters

- ✓ Keep serving portions small if you are planning a buffet and not sure how quickly the food will be eaten.
- ✓ Prepare several small platters and dishes ahead of time. Replace with the fresh ones as needed.
- ✓ Store cold back-up dishes in the refrigerator or keep hot dishes in the oven set at 200° F to 250° F until you are ready to serve them. No matter what time your guests arrive, they can enjoy the same appetizing assortment as the early arrivals.

Take Temperatures

- ✓ Hot foods should be kept at an internal temperature of 135° F or warmer. Use a food thermometer to check. Serve or keep food hot in chafing dishes, slow cookers, and warming trays.
- ✓ Be aware some warmers only hold food at 110° F to 120° F, so check the product label to make sure your warmer has the capability to hold foods at the proper temperature. 135° F is the temperature required to keep bacteria at bay.

Chill

- ✓ Cold foods should be kept at 40° F or colder until serving time. If food is going to stay out on the buffet table longer than two hours, place plates of cold food on ice so they stay cold.

Keep It Fresh

- ✓ Do not add new food to an already-filled serving dish. Instead, replace nearly-empty or empty serving dishes with freshly-filled ones. During the party, bacteria from people's hands can contaminate the food and multiply at room temperature.

Track the Time

- ✓ Remember the 2-Hour Rule: Food left out at room temperature for more than two hours, unless you are keeping it hot or cold, should be thrown out. If the buffet is located in a place where the temperature is above 90°F, the safe-holding time is reduced to one hour. Keep the same in mind with leftovers. Whether you are sending “doggie bags” home with guests or saving them for yourself, leftovers should be refrigerated as soon as guests arrive home and/or within two hours!

Use the Four Simple Steps to Food Safety

Don't invite foodborne bacteria to the party! Remember these general tips:



- ✓ **Clean** - Wash hands before and after food prep. Clean cutting boards, surfaces and utensils between uses with hot, soapy water.
- ✓ **Separate** - Don't cross-contaminate. Separate raw meats, poultry and seafood in your shopping cart and the refrigerator to prevent their juices from dripping on other foods. Use separate cutting boards, if possible - one for ready-to-eat foods such as raw fruits and vegetables and one for raw meats. Always use clean platters for serving. Do not reuse one that held raw food or marinade without washing it first.
- ✓ **Cook** - Heat foods to the correct temperature for the right amount of time to make sure harmful bacteria is killed. Use a food thermometer to be sure. Sight is not the best indicator. If making sauces or gravy using meat juices, be sure to bring it to a boil before serving.
- ✓ **Chill** - Refrigerate all perishable foods.

Street Smarts

School is back in session, the weather is perfect for being outdoors, and Halloween is approaching. Do your children know how to be **street smart**? Street smart kids know how to keep themselves safe when they are not with an adult. With a few rules and trusting their instincts, all children can be really street smart.

Who are strangers? Make sure your children know a stranger is ANY person they do not know. Most strangers aren't dangerous, but unfortunately some can be, and it is impossible to tell who is OK and who is not.

Stranger rules:

- ✓ Don't trust anyone you don't know well. Keep a distance from them so you can easily get away.
- ✓ ALWAYS say no if someone asks you to go with them unless your parent has said yes and knows where you are. If they try to convince you, don't listen and run to an adult you know.
- ✓ NEVER get near someone who approaches you in person or in a car.
- ✓ When they really need help, adults should ask other adults for help, not children.

Be Anonymous. Make sure not to have your child's name visible on any of his or her belongings such as a backpack or a personalized bicycle license plate. Strangers can easily read this and call your child by name so they mistakenly think they know them. Teach your kids even if a stranger calls them by name, not to approach them.



There's a time to make noise. We teach our kids not to yell, to keep it down, be calm, or use their inside voice. Let your kids know if they think they might be in danger, forget that advice, and be noisy! Drawing attention to a stranger will often make them leave. Teach your children to yell things like, "Help, I don't know you!" or "Help, This isn't my dad!"

Know where your kids are. Make sure you know and your kids know to always tell you where they are, who they are with, and when they should be home.

Safety in Numbers. Most things are more fun and safer to do with a friend. Find a buddy or a group of friends so your child does not have to go it alone.

Instincts. Kids need to know to trust their instincts. If their instinct is telling them something doesn't feel right or is dangerous they should get away from the situation, tell a trusted adult, or even call 911. Let them know that no one will think they are silly. Instead, people will know that they are truly street smart!

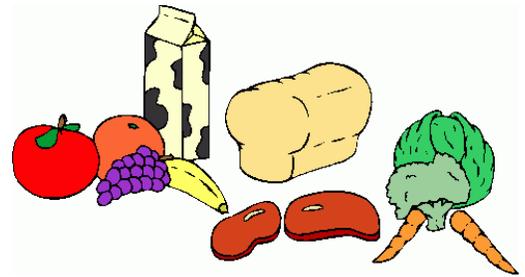
Source: KidsHealth.org

Nutrients and Foods That Boost Your Immune System

With cold and flu season already upon us, it is a good time to evaluate what things you can be doing to help your body fight off all the “bugs” out there. Of course, a healthy life-style is your first line of defense. Not smoking, maintaining a healthy weight with regular exercise, eating plenty of fruits and vegetables, getting a flu shot, and getting regular sleep are just a few things that can keep your immune system running well. Diet and nutrition can also play an important role in boosting the immune system.

Adding a variety of fruits and vegetables to your diet will provide the vitamins and minerals needed for reducing sick days and increasing energy levels. Zinc, selenium, iron, copper, vitamins A, C, E and B-6 are vital components to immune system function. Below are good food sources for each of these nutrients:

- Zinc- Oysters, crab, shrimp, beef, pork, yogurt, turkey
- Selenium- Button mushrooms, cod, shrimp, tuna, halibut, chicken, pork
- Iron- Tofu, dried beans, peas, spinach, romaine lettuce, oysters, clams, beef
- Copper- Oysters, crab, lobster, button mushrooms, nuts, beans, peas, sunflower seeds
- Vitamin A- Carrots, pumpkin, sweet potatoes, spinach, dark leafy greens
- Vitamin C- red peppers, oranges, orange juice, strawberries, Brussel sprouts, grapefruit, mango
- Vitamin E- Turnip and mustard greens, wheat germ, sunflower seeds, almonds, hazelnuts, peanuts, peanut butter
- Vitamin B6- Chickpeas, tuna, salmon, chicken breast, turkey, fortified breakfast cereals, potatoes, bananas
- Folic Acid- Green leafy vegetables, dark yellow and orange fruits and vegetables, nuts, beans, liver and fortified breads, cereals and rice
- Protein is also a major key to proper immune function. High-quality protein found in fish, shellfish, low-fat dairy, poultry and lean meat provide the amino acids, or the building blocks or proteins that support the immune system.



With 60% of the body’s immune system located in the gut, gut health is important to the function of the immune system. Vitamin A, and omega-3 fatty acids that are found in cold-water fish, olive oil and walnuts will support gut health. Probiotics, like the natural bacteria that are found in yogurt, also help to maintain a health digestive system.

So, check that you color your plate with a wide variety of foods from the fruits, vegetables, meat, dairy and grain food groups to optimize health and avoid illness.

Information was provided by “Harvard Health Publications” and “Weill Cornell Medical College Women’s Nutrition Connection”. Visit Harvard Health Publications website for more articles on health at <http://www.health.harvard.edu> and for nutrition and health fact sheets from Colorado State University at www.ext.colostate.edu.

What's Been Happening?

Wellness in the Workplace – Phillips County

Ergonomic training was provided for the staff at the Haxtun Hospital District on July 30th and 31st. This training is designed to increase awareness of how overuse injuries occur in the workplace at workstations while doing repetitive tasks. These overuse injuries can be prevented by organizing ones workstation and work environment so that the body can be placed in more neutral and stress free positions. The trainings were then followed up with individual workstation evaluations in September.

Food Handlers' Training

National Restaurant Association ServSafe® curriculum was taught by Colorado State University Extension and Northeast Colorado Health Department on September 9, 2014 in Brush, CO.

Fantastic Food Science Series for Youth - Logan and Washington Counties



3 sessions beginning September 29, 2014 where youth gain hands on experience in food science. They learn some kitchen safety and general skills needed for food preparation. They will conduct science experiments related to cooking as well as prepare a meal. Call the Logan or Washington County Extension office for more information.



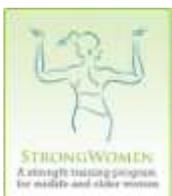
Canning 101 - Food Preservation Workshops

Canning is one effective way to preserve the abundance of produce from gardens or farmers markets to enjoy later in the year. The CSU Family and Consumer Sciences agents offered several food preservation workshops this fall to people ranging from those brand new to canning to those with years of experience. Depending on the workshop, topics included canning basics related to water bath canning or pressure canning and updates on recommended procedures and new products. Contact your local office for up-to-date food preservation information and pressure canner testing. Additional resources are available at

<http://www.ext.colostate.edu/pubs/pubs.html#nutrition>.

Upcoming Events!

October:



Strong Women Class

When: 12 pm to 1pm, Tuesdays and Thursdays Starting Oct 7 – Dec 18

Where: Logan County Extension Office

Cost: \$20 Call 970-522-3200 for more information

Gut Health & Fermented Foods - luncheon presentation at the Washington County Health Council, 12 noon, October 15th at Akron Senior & Community Center -- Gisele Jefferson, Colorado State University Extension Agent, will review some current research on the possible connections between our guts and several aspects of our health. The program will explore the topics of prebiotics, probiotics, and fermented foods that may be helpful in maintaining your health. To make reservations for lunch, call Eva Bruns at (970) 345-2417.

A Matter of Balance Class in Haxtun- Wednesdays at Haxtun Community Center – East Room; 10 -11:30am; starting October 22, 2014 through December 3rd.

A Matter of Balance Class in Holyoke- Thursdays at The Carriage House Assisted Living Center; 1-2:30pm; starting October 23, 2014 through December 4th.

Babysitting Class- Ages 11 to 14; Monday, October 27th from 9 to 4pm in the Ortner Room at the Phillips County Event Center, Holyoke. Cost \$20

For more information and to register please call the Phillips County Extension Office at 854-3616.

Make it Monday's - Every Monday afternoon in October and November, the Logan County Extension will have a Family and Consumer Science activity for youth of all ages. Examples of the activities are Food Science, Barn Wood Scarecrows, Sewing, and Cake Decorating. Call 970-522-3200 for more information.

November:



Food Handler's Training

National Restaurant Association ServSafe® curriculum for Food Handlers'. Logan County Extension Office, November 19, 9am – 3pm. Call Joy Akey at 970-332-4151 for more information.

Cottage Foods Training

Do you make delectable holiday candy, dry your own herbs or have a knack for decorating amazing cakes? Have you ever thought about selling these items at upcoming holiday fairs or events? The Colorado Cottage Foods Act allows you that opportunity.

Under the Colorado Cottage Foods Act, individuals are allowed to produce, sell and store certain types of “cottage food” products in an unlicensed home kitchen. Cottage food products must be nonpotentially hazardous and are limited to spices, teas, dehydrated produce, nuts, seeds, honey, jams, jellies, preserves, fruit butter, and baked goods, including candies.

The Colorado Cottage Foods Act requires producers to be certified in safe food handling and processing. Courses provided by Colorado State University Extension or a state, county or district public health agency qualify. Take advantage of a specific webinar training to be held the first week of November in several locations in northeast Colorado. Contact your local Extension office for more information. (ServSafe Food Handler's training on November 19 in Sterling is another qualifying course.)



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