

Summer 2012

Small Steps to Health and Wealth

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

This program offered by Extension in all Northeast Colorado counties addresses how financial problems may affect your health *and* how poor health can affect your finances. Participants will discover the links between their health and wealth habits. They set goals to begin small changes in finances and health which can make big differences.

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

Programs can be given in either a 1-session or 3-session format. The 1-session program is ideal for a workplace lunch and learn or for a community organization meeting. The 3-session program provides in-depth opportunities for participants to begin implementing goals. In the longer program, participants will set small goals after each session to improve health and wealth.

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



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

Where trade names are used, no discrimination is intended and no endorsement by Colorado State University Extension is implied.

**Colorado
 State
 University**

Extension

Guidance: Rewards & Challenges

Saturday, July 21

9 a.m. - 12 Noon

4-H Building, Brush Fairgrounds

This is the final workshop in a series of four which are designed for parents and those who work with children in family day care homes, day care centers, preschools, after school programs or summer day camps. The series has been presented by Christine Cerbana, CSU Parent Education Coordinator for Center for Family Education, Resources & Training (CFERT).

Participants receive 3 clock hours for child care licensure renewal or other types of certification. Registration of \$15 is due by July 19. *Call 970-542-3544 to register.*

TV and Kids Eating Habits

Did you know watching TV affects what children eat, even when they're not watching? Survey data was analyzed from 12,642 students in grades 5 through 10 in public and private schools across the United States during the 2009-2010 school year.

Children who watched the most television were associated with eating fewer vegetables and fruits and eating more candy, soda, and fast food. They were also breakfast skippers. This was found even after controlling for levels of physical activity, computer use, and socio-economic factors.

The study found watching food advertisements can affect a child's food choices even after a very short period of time. The study also found older children are more likely to have unhealthy eating habits than younger children. This shows even older children need some guidance about food choices.

Source: *Archives of Pediatric & Adolescent Medicine*



Family Tips for Internet Use

The internet is full of legitimate and useful information and it's a great place to stay connected with family and friends. However, for children and teens it can end up with some unwanted outcomes. What can you do as a parent or caregiver?



1. **Establish Household Rules.** Make certain children are aware of the rules for Internet use. Be prepared to follow through with established consequences if rules are violated. Place computers in a central or frequently visited location in your home - an area where you can monitor activity.

2. **Talk to children** about what they like to do online and why. Be open-minded. Develop a family strategy for technology which meets everyone's needs. Decide on the appropriate amount of time to be spent online and which sites are allowed. If a child reports concerns or incidents of online activity, listen and respond appropriately. The fear of over-reaction by adults is the main reason children don't report concerns.

3. **Monitor the use of the internet.** Install monitoring software which filters or blocks content which is inappropriate. This may not protect children from all dangers, but it can help. Keep track of websites the children visit and be on the lookout for inappropriate sites or anonymous chat rooms.

4. **Become Tech-Savvy yourself** and learn the technology. Ask children to show how to use Facebook or Twitter and help you set up accounts. Learn how to use the privacy settings so only people you and your children approve can access information.

Source: Jacque Miller, Colorado State University Extension, Larimer County Family and Consumer Sciences Extension Agent

Love and Money



With wedding season in full swing, you may have the opportunity to share advice with newlyweds. Amidst the good recipes to share with young cooks, you might tuck in a few financial tips for a happy home.

When newlyweds are busy balancing everything in their lives, financial planning can sometimes fall to the wayside. Here are **10 quick tips** about financial planning together.

1. **Set priorities and specific goals.** Don't assume you both have the same goals without discussing them.
2. **Discuss values.** Sometimes different values make agreement on goals difficult. When one person wants to spend now and one wants to save for later, it can be a source of friction. The same is true when one spouse tends to be less risk oriented than the other about investments.
3. **Plan in five year units.** When planning for five year blocks, both intermediate and long-range goals can be set without either one feeling they've being deprived forever.
4. **Budget together.** Set up a system to manage your cash flow together.
5. **Know where your money is going.** Keep records of your spending.
6. **Don't assume because you're both working you have more to spend.**
7. **Save regularly** so you aren't locked into a second income.
8. **Decide who will handle the financial paperwork.** But both should have some practice so each understands it.
9. **Don't confuse the task of doing paperwork with the act of financial decision making.**
10. **Sit down together and discuss finances** at least once a month.

Source: Money Management International website, June 2012. <http://www.moneymanagement.org/Budgeting-Tools/Credit-Articles/Love-and-Money/Ten-quick-tips-for-financial-planning-together.aspx>

If It Sounds Too Good....

You all know the end of that sentence. Yet, every day individuals fall victim to some type of scam or scheme designed to take their money. Parting with your hard-earned money doesn't have to happen if you take a little time to assess the facts and weed out fraudulent deals.

Summer is a prime time for construction scams. The perpetrator offers to do a certain project for a really low price because they are *"in the neighborhood and just finished a job for your neighbor"* The problem isn't so much the price, but the fact is the work either is never done (often after a person makes a down payment), or the work is shoddy.



Use this checklist to help avoid these scams.

- Check with neighbors to verify if the person actually even did a job and, if so, how it turned out.
- Never allow anyone in your home you do not know. They could be casing the place for later burglary.
- Ask to see the licenses or proof of bonding. Record the numbers and the licensing board. Verify the information.
- As for references, but keep in mind the names might not be actual customers.
- Don't be pressured into giving an instant answer. Take your time to get all the information. Ask a family member or trusted friend to help analyze the situation.
- DO NOT agree to something verbally. Only proceed after you both have agreed on a written contract. Have a third-party or legal counsel review the contract before signing.
- Don't pay up-front. Your contract may require some payment as the work is done, but make sure it is satisfactory. Don't make final payment until it has been approved.

Source: Crime Prevention Outreach Newsletter, Fort Morgan Police Department, June 2012

Check Your Phone Bill

Did you know you could end up being charged for service on your monthly mobile phone bill even though you never asked for it? This practice is called “cramming”.

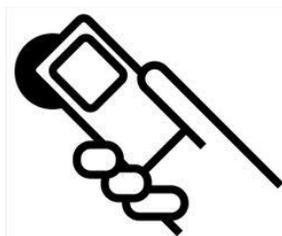
It occurs when a provider other than your phone company supplies you with ringtones, sports scores, weather updates, horoscopes and /or other unwanted services, and your phone company adds a charge to your bill, typically several dollars. With landlines, cramming usually shows up as a line item for “miscellaneous” or “enhanced” services. The phone company keeps a portion of the revenue.

Three major telephone companies, AT&T, CenturyLink and Verizon, have agreed to end most third-party billing for landlines by the end of this year (some have already done so), they will continue for wireless and smaller landline providers unless you opt out.

What can you do?

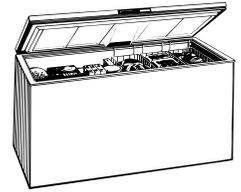
- ✓ Call your phone company and request all third-party providers be blocked.
- ✓ Review phone bills monthly for surprise charges, listed as “service charge,” “other fees,” “calling plan” or “membership.”
- ✓ Avoid calling “900” numbers, accepting anonymous collect calls and signing up for contests online via the cell phone. These are common methods vendors use to cram you.
- ✓ If you do get crammed, call your service provider and demand a refund.

Source: John Breyault. National Consumers League, Bottom Line Personal, June 2012



Power Outages and Food Safety

If you experience a power outage, here are basic tips to keep food safe.



- Keep refrigerator and freezer doors closed as much as possible to maintain the cold temperatures. Always keep a thermometer in your freezer and refrigerator so you can tell what the temperature of the food has been when the power is restored.
- A refrigerator will keep food cold for about 4 hours if not opened. If the power is out no more than 4 hours the food will usually be safe to eat.
- If the refrigerator was off for longer than 4 hours and food has been above 40 degrees for 2 hours or longer, perishable foods must be thrown away. This includes any meat, fish, poultry, dairy products, eggs or egg products, and any leftovers.
- A full freezer will keep temperature for about 48 hours if not opened. If half full, it will keep about 24 hours. Chest freezers will hold temperature longer than upright freezers.
- For prolonged power outages, keep food cold by using block ice or dry ice, if available. Fifty pounds of dry ice will hold the temperature of 18 cubic feet of space for 2 days.
- If the temperature of food has not been above 40 degrees or it still contains ice crystals it can safely be re-frozen. There may be some loss of appearance or esthetics, but it will be safe to eat.
- If the temperature of food has been above 40 degrees for 2 hours or more - it **MUST** be discarded.

Source: Food Facts, Food and Drug Administration

Cottage Food Bill

The Cottage Food Bill was recently enacted by the Colorado legislature. This bill allows individuals to produce, sell and store certain types of food products which have been made in an unlicensed home kitchen.

The foods produced in home kitchens must not be potentially hazardous. Products allowed include spices, teas, dehydrated produce, nuts, seeds, honey; spreads such as jams and jellies, candies, and certain baked goods.

The products have to be sold directly to the consumer from the producer's residence, a roadside stand, farmers' market, or similar venue. They may not be sold for resale or on the internet. The cottage food law requires specific labeling on the products.

Anyone making or selling food items covered by the Cottage Food Bill **must be certified** in safe food handling and processing through third party entities such as the ServSafe® certification workshops offered by Colorado State University. This workshop is available in Northeast Colorado in conjunction with the Northeast Colorado Health Department.

The next ServSafe® certification workshops in Northeast Colorado will be held in September, 2012. To get registration information about this training, contact Yuma County Extension at 970-332-4151, or Morgan County Extension at 970-542-3544.



Details on the Cottage Food Bill are on the following websites:

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

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

Pressure Canner Testing

If you use a pressure canner, it is important it be tested every 3 to 5 years. Testing is the only way you'll know whether the food you have processed is safe to eat.

When canning low-acid vegetables or any meat, fish or poultry products, those foods must be heated to 240 degrees to destroy the botulina bacteria which can cause the deadly food borne illness of botulism. To reach 240 degrees, the food has be pressure processed at a minimum of 12-1/2 pounds pressure in Northeast Colorado.

Counties in Northeast Colorado test pressure canners by appointment. Call the Extension Office in your county (listed on first page) to Schedule an appointment. Most counties charge \$5 per canner.

Leave the pressure gauge on the canner lid and bring the sealing ring/gasket if the canner has one. If you have questions about operating the canner, it is recommended to bring the entire canner. Testing usually takes about 5 minutes; longer if additional information or instructions is needed.



Food Preservation Resources

CSU Extension also has free fact sheets and other resources on all types of food preservation. These can be picked up at your county office or are on the CSU website at www.ext.colostate.edu. Click on the Online Publications icon. Local offices may also have copies of the Ball Blue Book of Food Preservation for a small fee.

All About Yogurt

Yogurt is currently very popular. Have you ever wondered how it is made, its health benefits, or about the different types?

Yogurt is made by adding live, active bacterial cultures to milk to cause fermentation. This changes lactose (milk sugar) to lactic acid creating a creamy, tart product. Yogurt's texture and flavor vary depending on the bacterial culture, straining process, type of milk used, and the addition of flavorings or other ingredients. All yogurt starts with live, active cultures, but some are heat-processed after fermentation which kills the bacteria. This may reduce the culture's potential health benefits.



Yogurt is rich in calcium and potassium, important for healthy bones and blood pressure control. It is also high in protein to help build and repair muscle. Vitamin D may be added to enhance calcium absorption and aid with immune function.

Types of yogurt include:

Traditional has a creamy texture and tart taste and is available in many flavors, textures, and amounts of milk fat.

Greek is strained multiple times to reduce moisture content so is thicker. It has more protein but less calcium than traditional.

Probiotic has live bacteria added as digestive aids or immune supporters. The nutrient content is similar to traditional.

Drinkable has water and flavors added to traditional yogurt. Nutrient content is similar but may be higher in sugar and calories.

Organic is produced from organic milk.

Non-Dairy is made from soy or coconut milk and is fortified with calcium, vitamin D, etc. It is a good option for those with milk allergies.

Kefir is a non-yogurt fermented milk product made from kefir grains which contain yeast and acid forming bacteria. It has live cultures and may have some health benefits.

Source: "Shopping for Health: Yogurt," University of Florida Extension

Beneficial Barley

Barley cultivation has been around for several thousand years; and due to modern research we're learning more about this beneficial ancient grain. Here are five good reasons to eat barley.

1. Barley is a great source of beta glucan, a soluble fiber which helps lower blood cholesterol. It also contains the soluble fiber, pectin. An analysis of 11 clinical trials concluded 3 or more grams a day of beta glucan significantly decreased total and LDL cholesterol, and helped reduce triglycerides.
2. Because the fiber in barley is found through the kernel, it has more total fiber (soluble and insoluble) than any other grain which aids in digestion. A cup of cooked barley has 6 grams of fiber compared to 3.5 grams in a cup of long-grain brown rice. It also has more than oatmeal, whole-wheat bread, quinoa, or spelt.
3. Barley provides protein, iron, copper, zinc, selenium, potassium, and B vitamins, plus beneficial phytochemicals.
4. Barley, like other fiber-rich grains, may help with blood sugar control and also with weight control by increasing a sense of fullness.
5. Barley seems to have prebiotic activity, which stimulates growth of beneficial bacteria in the large intestine.

With the exception of pearled barley, all barley products are "whole grains." Get these health benefits by adding barley to stews, soups, salads, and other grain dishes. Cook up barley flakes or barley grits for a hot cereal. Use barley flour in baked goods. Avoid barley if you have gluten intolerance or celiac disease.

(Source: "Wellness Letter", University of California, Berkeley, vol. 28, issue 9, June 2012)



Grilling Summer Vegetables

Summer is the time to do outdoor cooking, but it doesn't have to be all barbecue and roasting ears. You can add some vegetables to the grill and make your plate half fruits and vegetables.

Always start with a clean grill. Scrub vegetables before cutting and slicing them.

Cut or slice vegetables in uniform pieces so they will cook in the same amount of time. They should be large enough so pieces don't fall through the grill, or use a mesh basket, a mesh tray, or skewers.

Large vegetables can be cooked directly on the grill. Lightly brush them with olive oil to prevent sticking and also to seal in moisture.

Vegetables high in water content usually grill better. Good choices include peppers, onions, tomatoes, eggplant, asparagus, and summer squash.

More dense vegetables like potatoes or carrots cook better when pre-cooked by steaming/boiling or in the microwave. This helps soften the vegetable so it won't burn on the outside before the center gets done.

Mild flavored vegetables like summer squash can be marinated to increase flavor. Use your favorite herbs with a little olive oil and/or wine.

Vegetables usually take about 15 to 20 minutes to cook over medium heat on the grill. Unless you are cooking a very large whole vegetable, you only need to turn it once. They should be tender, but not be mushy.

Source: Adapted from Grilling Summer Vegetables, Glenda Wentworth, June 2012 *Family Matters*, Colorado State University Extension



Taking the Keys From Older Drivers



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

Vision, response time, and neuromuscular control worsen with age. Driving skills can also deteriorate as cognitive abilities of memory, language, perception, reasoning, and thinking decline. People with mild dementia are higher-risk drivers, but as many as 76 percent of them are still able to pass a driving test and drive safely (Neurology). Drivers with dementia may not know when it's time to restrict or stop driving, and are unlikely to benefit from retraining or vehicle modification.

The challenge is to identify unsafe drivers without restricting those who drive safely. In 2010, the American Academy of Neurology issued guidelines which offer indicators of decreased driving ability:

- a crash in the past year to five years,
- a traffic citation in the past two to three years,
- 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. Go for a drive with the person and see whether you'd feel comfortable putting your little ones in the backseat.

You can also check your state laws. Regulations impose varying restrictions on older drivers. Go to www.ihs.org/laws/olderdrivers.aspx. You might also consult a driving rehabilitation expert. This person can evaluate off-road tests of cognition, vision, and motor skills and make an on-road assessment. Find a certified specialist in your state at www.driver-ed.org.

Source: Adapted from Consumer Reports, January 2011

Sunscreen

Sunny summer days provide lots of outdoor activities, but too much sun exposure can have a negative impact on health, including skin cancer. Over 1 million people in the US are diagnosed each year with skin cancer due to sun exposure. One blistering sunburn as a youth doubles the risk of melanoma later in life; five sunburns by any age doubles the risk.

Although sunscreen can't completely protect from skin cancer, it does play an important part by absorbing and/or reflecting the damaging UVA and UVB rays. It is recommended everyone wear sunscreen.

Sunscreens are required to have SPF (the Sun Protection Factor) on the label. SPF indicates the amount of protection from UVB rays for the average person. Using a sunscreen with at least SPF 30 is currently recommended. If your skin normally begins to burn after 10 minutes without sunscreen, SPF 30 would provide 30 times the protection. But, SPF 60 isn't twice as protective as SPF 30. SPF 15 blocks 93% percent of UVB rays, SPF 30 is 97%, and SPF 50 is 98%. The key is proper application. Reapply, no matter what the SPF protection, every 1-2 hours, especially if swimming or sweating.

FDA now requires sunscreen labels to give information on protection from both UVB and UVA rays, also called "broad spectrum". This reduces the risk of skin cancer and early skin aging in addition to preventing sunburn. The label will also state if it is water-resistant up to 40 or 80 minutes versus just claiming a product is "waterproof" or "sweat proof."

When applying, use at least 1 ounce or enough to generously cover all parts of the body not covered by clothing. Apply to dry skin 15 minutes before going outside. FDA requires all sunscreens retain original strength for at least three years. Throw it out if it is past the indicated expiration date. If it does not have an expiration date listed, write the purchase date on the bottle so you know when to throw it out.

Sources: EPA, Skin Cancer Foundation, American Academy of Dermatology

Exhibit at Colorado State Fair

You can exhibit in the Open Class Creative Arts Division at this year's Colorado State Fair and we'll provide transportation to Pueblo. Anyone can exhibit at the State Fair - *the item does not have to be shown at a county fair to qualify.*

Exhibits include all quilting, needle arts (all types of fiber, yarn, thread), arts and crafts of all kinds, dolls/doll clothes, porcelain art, and food preservation. Entry information is on the State Fair website at www.coloradostatefair.com by going to Competitive Events and then select General Entry. There are also special classes for youth, men, and individuals 65 and older.

Exhibits must be collected by Friday, July 20. There are specific requirements for packaging and completing label information. Extension Offices in Northeast Colorado have details.



Coaches Needed: A Matter of Balance

Volunteer Coaches are needed to co-teach the fall prevention program, *A Matter of Balance*, in Northeast Colorado. A day-long training will be held Wednesday, September 19 in Akron.

Coaches will learn how to teach the balance and flexibility exercises which are part of the program as well as skills for facilitating the group discussion and sharing among participants. *A Matter of Balance* programs are usually 8, 2-hour sessions held once or twice a week, but sometimes other schedules are set up to meet the needs of a group or the facility hosting a program.

There is no charge to attend the training due to funding from Northeast Area Agency on Aging. Contact the Extension Office in your county for more information on becoming a volunteer for this program.

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.

July - -

- 9-20 Exhibits Due for Colorado State Fair Open Class Creative Arts (details on page 8)
- 10 A Matter of Balance 8-session workshop begins, 9-11 am, Sunset Manor Event Center, Brush
- 10 Side by Side - Cooking Matters begins; 6-weeks 10:30 am to 12:30 pm, Wray High School, Wray
- 13 Logan County Open Class Fair Entries Due
- 21 Guidance: Rewards & Challenges; Understanding Children series (details on page 2)
- 21 Heritage Quilt Show, Entries 8 am to 3 pm, Akron Senior Center



August - -

- 21 Strong People Stay Healthy begins, 10 - 11 am, Fort Morgan Senior Center, Fort Morgan

September - -

- 3 Labor Day Holiday - CSU Extension Offices Closed
- 11 ServSafe Food Handlers' Training, 9 am - 3 pm, Yuma County Fairgrounds, Yuma
- 14 Diabetes Success Meeting, 12 Noon - 1 pm, Colorado Plains Medical Center, Fort Morgan
- 15/16 Sugar Beet Days, Courthouse Square, Sterling
- 19 A Matter of Balance Coaches Training, 9 am - 4 pm, Event Center, Akron (details on page 8)

Northeast Colorado County Fair Dates

- July 19 - 22: New Raymer Fair , New Raymer
- July 23 - 28: Kit Carson County Fair, Burlington
 - July 23 - Open Class Home Economics Entries & Judging
- July 25 - 29: Phillips County Fair, Holyoke
 - July 25 - Open Class Home Economics & Garden Entries; Judging July 26
- July 30 - August 4: Eastern Colorado Roundup (Washington County Fair), Akron
 - July 30 - Open Class Home Economics & Horticulture Entries
 - Judging July 31
- August 1 - 5: Sedgwick County Fair, Julesburg
- August 2 - 12: Logan County Fair, Sterling
 - August 8 - Open Class Home Economics Entries & Judging
- August 3 - 8: Morgan County Fair, Brush
 - August 4 - Open Class Floriculture Entries & Judging
 - August 5 - Open Class Field Crops and Garden Entries & Judging
 - August 6 - Open Class Home Economics Entries & Judging
- August 4 - 8: Yuma County Fair, Yuma
 - August 6 - Open Class Judging



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.