

Winter 2013

2013 A Healthier Weigh

Start 2013 on the road to "*A Healthier Weigh*" by joining a 12-week health and fitness challenge sponsored by Extension in the seven Northeast Colorado counties. In most counties, the challenge begins the second week of January with team weigh-in.

This challenge involves weighing as a team, measuring waist circumference, recording activity with a pedometer, and weekly online updates on health and fitness. Teams only weigh at the start of the challenge and again at the end of the 12 weeks. The focus is on increasing activity and making wise food choices. All new online information has been developed for the 2013 challenge.

Previous challenge results have been an average weight loss of 4% of a team's beginning weight, and 7.5% of a team's waist inches. In addition, participants have reported improved blood pressure, better glucose control for those with diabetes, and lower cholesterol levels.

Registration is \$40/person or \$160/team. At the end of the challenge, teams earn **CASH prizes** for weight loss (percentage of original team weight), percentage loss of waist inches, and miles of activity recorded.

Contact the Extension Office in your county for entry form and guidelines. Weigh-In Dates/Times/Location are:

Kit Carson County - Wednesday, January 9, 11:30 am - 1 pm, Kit Carson County Fairgrounds, Burlington

Logan County - Tuesday, January 8, 7:30 am - 5:30 pm, Extension Office

Morgan County - Wednesday, January 9, 4 - 7 pm, Morgan County REA

Phillips County - January 7 to January 11, 5 - 6:30 pm, Extension Office

Sedgwick County - January 7 to January 11 by appointment, Extension Office

Washington County - Monday, January 7, 3 - 6 pm, Extension Office

Yuma County - January 7 & January 10, 11:30 am - 1 pm & 5 - 6 pm, WRAC, Wray



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EXTENSION ONLINE

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Money Guide for Young Adults/Teens

The Federal Deposit Insurance Corporation (FDIC) has published a collection of simple, practical tips for young adults and teens on saving, managing money, and avoiding financial scams. This special edition of *FDIC Consumer News* (Fall 2012), "For Young Adults and Teens: Quick Tips for Managing Your Money" also includes ideas for parents and caregivers on saving for a child's future and teaching youth about money. This special issue can be read or printed online at www.fdic.gov/consumers/consumer/news/cnfall12

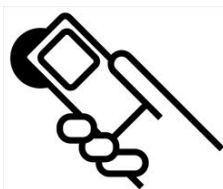
Risks of Downloading Phone Apps

Phone apps which give "fingertip information" directly from a smart phone are very popular, especially with teenagers. There are privacy and security risks which every user should know about.

App developers earn money by selling ad space which allows them to offer the app free. These ads are an effective way for companies to market their product to more users. When you download an app, you are usually given a privacy policy explaining how personal information will be used by the company. By agreeing, you give the company permission to access information stored on your phone which can be used to target you for future product ads.

You should read all privacy policies to be aware of how personal information is used. Apps which don't include privacy policies should alert the user to possible threats of malware infection which could allow "hackers" to retrieve personal information. If you suspect a security breach of your smart phone, notify either the service carrier or manufacturer.

Source: Consumer Advisory, Denver District Attorney, December 2012



Winter Activities with Kids

It's easy to get stuck in the rut of staying indoors during cold winter months sitting in front of a TV or computer. But, staying active at all times of the year is important.



Here are several fun options for you and the children in your life.

- Play in the snow - build a snowman, go sledding, skiing or snowboarding.
- Blow bubbles on freezing days and watch the bubbles turn to ice.
- Pick up a kid-sized shovel and have kids help clear a path in the snow or dig to make fun patterns or a maze. Afterwards, look out a second story window to see the winding snow walks!
- Geocaching is a treasure hunt everybody loves. Use global positioning devices and the internet to seek out items hidden by others (best for ages 11 to 13). Or, create your own treasure hunt by hiding clues and "prizes" in the back yard.
- Track animals by grabbing your kids and a camera to check out animal tracks in the freshly fallen snow. Take photos to compare to animal tracks found on the internet.
- Play flashlight or shadow tag by using beams of light or by stepping on each others' shadow instead of tagging with hands.
- Go for a winter hike. Just remember to bundle up and wear warm shoes.

No matter what activity you try, be sure to have an adequate amount of "move" time in your winter days.

Boost Your 2013 Savings

Here are simple strategies for gradually building small savings or investments into large sums.

- ✓ **Start an emergency fund.** Everyone should have 6 months of living expenses to help in difficult times like a job loss, major repairs, or unexpected medical expenses.
- ✓ **Save for specific goals.** Make a savings plan for large future expenses like buying a home, starting a business, college for kids, or retiring.
- ✓ **Save money regularly.** The combination of putting money aside consistently with compound interest can add up. Strive to save at least 10 percent of your earnings.
- ✓ **Put savings on auto-pilot.** Pay yourself first. Set up a plan to have money regularly transferred into some type of interest bearing account.
- ✓ **Use tax-advantaged accounts.** Check out retirement options at work which have matching contributions, and/or establish an IRA account. A Health Savings Account can also provide tax-advantages for medical expenses.
- ✓ **Look at where you keep money.** Don't put all your eggs (or money) in one place.
 - Keep emergency savings in FDIC savings accounts rather than checking so you aren't tempted to use it for everyday expenses.
 - Use CDs or other savings options for planned purchases which are a few years away to earn more interest than basic savings.
 - Use mutual funds or other long-term investments for retirement savings. A 529 plan can be used for future college expenses.
- ✓ **Cut expenses.** Look at your monthly expenses for everything from food to phones to determine what changes you can make. Put your savings into a savings account rather than spending.

Go to www.mymoney.gov for more tips.

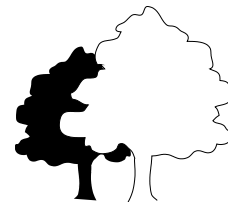


Winter Landscape Maintenance

The landscaping around your home is a valuable asset. Don't assume trees and shrubs will take care of themselves during the winter. They need water every month of the year. Drought-stressed landscaping will be more susceptible to insects and disease next summer. Mark your calendar to deeply water all trees and shrubs at least once a month.

Water in the middle of the day when it is 40 degrees or warmer. Place the hose or sprinkler under the outer branches and move about every 10 minutes to cover the entire area around the tree/shrub. To check the watered area, insert a long screwdriver to see if moisture has penetrated 8 to 12 inches deep.

For more information on *Fall and Winter Watering*, ask for publication 7.211 at your Extension Office or go to Extension website: www.ext.colostate.edu/pubs/garden/07211.html



Cottage Food Producers Training

The 2012 Colorado Cottage Food Act requires those who produce and sell food items to complete a certification in food safety. In Northeast Colorado, CSU Extension partners with the NE Colorado Health Department to offer ServSafe Managers' Training which meets this requirement. The next ServSafe Certification training is Tuesday, March 5 at the Washington County Event Center in Akron from 8 am to 5:30 pm. Registration is \$95 if paid by February 5; \$120 paid after February 5. For a registration brochure, email luann.boyer@colostate.edu or call 542-3544.

Advertising Ifs, Ands, and Buts.....

Companies use lots of large print hype to convince you to buy their products and services, though they often add qualifiers in small type which can muddy their claims. A recent survey for the Federal Trade Commission found small type advertising disclaimers might go unheeded.

Researchers showed people ads for home windows. One version said the windows cut heating and cooling costs by 47%. Another said savings were “up to 47%.” Still another included the words “up to 47” but added a box stating that the average customer had savings of 25%.

When the participants were later questioned about what the ads said, a significant number reported that people who purchased the windows would save about 47%, no matter which version of the ad they saw.

The Federal Trade Commission announced in February it had reached settlements with five window companies accused of making unsupported and exaggerated energy-saving claims in advertising. One company’s website even included a calculator which prospective customers could use to figure out how much their energy cost would drop.

What can you do? Pay attention to the fine print and other disclaimers. Always ask companies to provide evidence of advertising claims if they sound suspicious.

Source: Consumer Reports Money Advisor; November 2012



Home Energy Audits

Electricity rates and propane have continued to increase. What can you do to protect yourself from rising energy costs? This is where a home energy audit comes in.

Energy audits can be done by yourself, may be offered by your utility company, or done by a professional. Costs can range from zero to \$200 or more. The end result is a report which details the areas of energy waste in your home along with a list of recommendations for change.

To find a certified auditor, go to Building Performance Institute (www.bpi.org). Check with your utility company about programs they may have available locally. You can also go to CSU Extension online DIY Home Energy Audit Tool (www.diyenergy.colostate.edu).

A number of Colorado Extension offices also have free loan kits which include thermal leak detectors, power monitors, and other devices to help find energy waste during an audit. Check with your county office.

Source: Cary Weiner, Clean Energy Specialist, Colorado State University Extension

Social Security Electronic Benefits

All federal benefits, including Social Security, SSI, and veterans’ benefits will be electronic in March 2013. Beneficiaries can set up direct deposit to bank or credit union accounts or to a special low-cost electronic transfer account at a bank or credit union.

If a person doesn't have direct deposit, benefits may be electronically deposited to a Direct Express debit card. This card may be used to pay bills, make purchases, or get ATM withdrawals at locations which accept MasterCard. Waivers are available for beneficiaries born before May 1, 1921, anyone with mental impairments, and people in remote areas which lack electronic transactions. Contact your federal benefits payer for information or go to www.godirect.gov.

Cranberries

Cranberries seem to come to mind during the holidays, but they are a great year-round food which can be enjoyed a variety of ways.

Cranberries are rich in fiber, low in sodium, good sources of vitamin C and potassium, and also contain natural phytochemicals which supply additional health benefits.

In fact, fresh whole cranberries have higher levels of flavonols (an important phytochemical which helps defend against aging and disease) than most fruits or vegetables. However, research shows nearly half of the total flavonol content of whole berries is left behind in the pomace - stems, skin and pulp left after berries are pressed for juice or canned products. The cranberry processors are looking for new, value-added uses of these byproducts.

In the meantime, try incorporating more cranberries in your meals. Fresh cranberries can be frozen and later used to prepare an easy cranberry sauce to enjoy with poultry or pork dishes. A simple sorbet combining cranberries, raspberries and cherries is a refreshing dessert.



Avoid Sugary Beverages

Just by switching to water or other non-sugary beverages, obese teenagers in a study gained 4 pounds less than a control group. Americans consume 300 calories more a day than they did 30 years ago, and much of it comes from sugary beverages. When a person is thirsty, they should drink water; when they are hungry, they need calories from food.

2013 Dining Trends

Ready or not, 2013 is here, and along with the New Year comes new trends in food.

- ★ Sour will be the new taste with more choices of tart, acidic and bitter flavors like fermented cherry juice, vinegars, and sour beer. Restaurants will offer more sauerkraut and pickles.
- ★ Chefs will be turning out more health-friendly dishes with ingredients such as brown rice, high fiber grains and vegetable broths versus butter, bacon and cream.
- ★ Asian influences with fresh, spicy flavors of Thailand, Vietnam, and Korea will find their way into classic American menu choices.
- ★ Vegetables won't be limited to the salad bar. Entrees, such as cauliflower steaks and squash noodles will be prevalent along with beverages made with vegetable.
- ★ Kids' menus grow up. Hot dogs and mac'n cheese take a back seat. New menus will include more fruits, whole grains and Asian flavors.
- ★ Local food will be incorporated into menus at more restaurants and local food artisans will be crafting more specialty foods.
- ★ Small plates will be more available providing a perfectly sized meal without having to share with someone.
- ★ Chefs will be using fruits to provide the sweet flavors for all types of dishes rather than using sugar or honey.
- ★ Restaurants will be more prepared to provide for special dietary requests such as those with allergies or other food sensitivities.
- ★ Popcorn is the snack for 2013. Expect to see popcorn in a wide variety of snack items, ice cream or more.

Source: Cutting Edge Food Trends of 2012, Sterling Rice Group, December 2012



Successful Long-Term Weight Loss

What makes a person be successful in losing extra pounds and keeping it off? Health and fitness professionals recommend the following keys to success.

- ☞ Keep a food journal. Those who write down what they eat every day lose an average of 6 pounds more than those who don't.
- ☞ Eat breakfast and don't skip other meals. Meal skippers tend to eat more overall calories because they are not as aware of what they eat. Those eating regular meals lose an average of 8 more pounds than those who skip meals.
- ☞ Focus on the positive aspects of changing food and exercise habits and realize it is not a temporary regimen but changes for a lifetime.
- ☞ Include exercise. Start by walking with a goal of 10,000 steps a day. As you become more physically fit, add other types of more strenuous activity to help use up calories.
- ☞ Eat at home more and prepare food rather than using take-home or convenience foods.

Exercise and Memory

University of California-Irvine recently conducted a study which showed a link between even a brief bout of vigorous exercise and the release of hormones which can enhance memory.

The study included healthy adult subjects and subjects who were diagnosed with mild cognitive impairment. Average age was 69. Participants were shown emotionally positive images and then half of each group exercised on treadmills for 6 minutes while the other half sat quietly.

One hour later, subjects were given a recall test. Of those with normal memory function, the exercise increased their recall of details by 30%. Subjects with cognitive impairment who had exercised remembered twice the number of photos and details as those who did not exercise.

Source: Journal of Alzheimer's Disease

Healthy Aging

Extension in Northeast Colorado offers several programs to help older adults maintain good health and active lives. Consider enrolling in one or both of the following opportunities. Call your county Extension Office for details.

A Matter of Balance Fall Prevention

Falls are a major cause of injury and death among older adults. The cost of treating and care afterward was \$19 billion in 2000 and expected to reach \$55 billion by 2020. A Matter of Balance focuses on reducing a fear of falling in older adults and improving their activity level to continue independent living.

Classes are 8, two-hour sessions which include problem solving, home safety evaluation, and exercises for strength, balance, and flexibility.

Classes **beginning** January to April in 2013 are:

January 9, Fleming, meets in mornings

January 16, Akron Senior Center, 9 to 11 am

February 12, Morgan County Extension, 1:30 to 3:30 pm

April 9, Wiggins Senior Center, 9 to 11 am

Strong People Stay Healthy

This program, also designed for older adults, uses strength exercises with hand and ankle weights to increase leg and arm muscle strength, maintain or improve bone density, and develop better balance and flexibility. Classes meet 2 or 3 times each week for 12 weeks. Weights used are based on the individual's health and fitness assessment. A doctor's approval is required.

Classes will begin in the following locations:

January 7, Akron, Pioneer Haven, 9-10 am

January 8, Washington County Extension, 4 -5 pm

January 8, Perry Bros Seed, Otis, 4:30 -5:30 pm

January 14, Peerless Center, Holyoke, 11:45 am-12:45 pm

January 15, Haxtun Community Center, 11:45 am - 12:45 pm

January 22, Yuma First Southern Baptist Church, 9 - 10 am

March 18, Fort Morgan Sr. Center, 9-10 am

Wellness in the Workplace

According to Occupational Safety and Health Administration (OSHA), employees who have not been adequately trained to recognize hazards or understand effective work practices designed to reduce these hazards are at a greater risk of harm.

By recognizing hazards and knowing effective work patterns it is possible to:

- Prevent more severe injuries.
- Reduce time away from work.
- Possibly reduce healthcare costs.
- Possibly increase productivity or reduce errors because workers are more focused.
- Foster a more positive outlook on work and the work environment.

Listen to your body and recognize the signs and symptoms of fatigue that may result in injury or illness. These include:

- Burning, pain or fatigued feeling in muscles and joints.
- Headaches
- Dry eyes
- Sleepiness
- Unable to focus

When you feel these symptoms, you should:

1. Change your working posture by adjusting your workstation. Stand up to work.
2. Use the other hand to perform mouse tasks or use key strokes.
3. Take micro breaks– do stretches for arms, shoulders, wrists and hands, low–back, hamstrings, quads.
4. Close your eyes and do deep breathing while stretching.
5. Alternate tasks whenever possible, mixing non-computer tasks within computer time.
6. Maintain neutral body positions. A well-designed and appropriately-adjusted desk will provide adequate clearance for your legs, allow proper placement of computer components and accessories, and minimize awkward postures and exertions.

Calcium Supplements

Getting enough calcium may be of concern for those who do not consume the recommended servings of dairy products. Adults ages 19 to 50 should have 1000 milligrams daily; after age 50 intake increases to 1200 milligrams daily.

If you need additional calcium, a supplement should be considered. Supplements vary widely in the percentage of calcium and the number of tablets needed daily. The body can only absorb about 600 milligrams of calcium at a time, so most people need to take more than 1 tablet throughout the day.

If you select calcium carbonate or calcium citrate, check the label to determine the actual amount of calcium. You can estimate how effectively the body will absorb the calcium by placing a tablet in 6 ounces of vinegar. A good supplement should disintegrate in 30 minutes.

Calcium supplements should also have about 200 IU of vitamin D which is necessary for the body to utilize the calcium. Do not use calcium supplements which have iron because it will inhibit calcium absorption. Additional information about calcium and supplements is available from CSU Extension by requesting fact sheets: Osteoporosis 9.359; Food vs Pills 9.338; Diet and Hypertension, 9.318 or going to www.ext.colostate.edu/pubs



Online Pharmacies

Food and Drug Administration has created a website to check if a pharmacy is licensed by your state's board. Go to www.fda.gov/besafex and select "know your online pharmacy." The best way to avoid buying ineffective counterfeit medications is to know your pharmacy. For questions or to register a complaint, contact FDA at 888-463-6332 or email druginfo@fda.hhs.gov

Gear for Working Smarter

► Tuesday, February 12
Phillips County Extension
22505 Hwy 385, Holyoke

► Wednesday, February 13
Morgan County Extension Center
914 E. Railroad Ave., Fort Morgan



To help agricultural producers facing physical challenges, these free workshops will show examples of "gear" which can make a difference in continuing in their agricultural business. Professionals who work with clients will also learn about resources and programs available for disabled agricultural producers.

Each workshop meets from 9 am to noon. Lunch will be provided for those registered at least 1 week prior to the program.

For a workshop brochure contact the Phillips or Morgan County Extension offices or email Robert Fetsch at robert.fetsch@colostate.edu. Colorado AgrAbility is nationally funded by USDA. Local programs are provided by CSU Extension and Goodwill Industries of Denver.

Prepare for Winter Driving

While we've had some mild winters in recent years, don't get complacent about making sure your car is equipped for bad weather. Here is a list of items recommended for your car.

Ice Scraper
Flashlight
First-Aid Kit
Blanket
Wiper Fluid
Flares
Small Can & Votive Candles (mini-heater)
Cell Phone and Car Charger
Non-Perishable Food (nuts, granola bars)
Water and/or Juice Boxes



Small Steps to Health and Wealth

What if, this year, you could improve your health *and* your wealth at the same time? *Small Steps to Health and Wealth* offered by CSU Extension will address how financial problems can affect your health *and* how poor health has an impact on your financial resources.

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

Programs are available in all Northeast Colorado counties. They can be provided as a stand-alone session of 1 to 2 hours. Or, can be a series of 3 sessions of 2 hours each. The 3 session format provides ample opportunity to actually implement some small changes and begin to see the benefits while attending.

This program is currently provided without a registration fee due to grant funding which will end soon. Classes scheduled at his time in Northeast Colorado include:

\$ - January 7, 10, 14 at Phillips County Extension, Holyoke, 6:30 - 8 pm

\$ - January 16, 23, 30 at Washington County Extension, Akron, 6 - 8 pm

\$ - January 23, 30, Feb 6 at Yuma County Extension, Wray, 5:30 - 7:30 pm

\$ - April 1, 8, 15 at Morgan County Extension, Fort Morgan, 6 - 8 pm

For more information on scheduled programs or to find when a program is scheduled in your county, contact your Extension Office.



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.

January - -

- 1 Extension Offices Closed, New Year's Holiday
 - 7-11 **Weigh-Ins for 2013 A Healthier Weigh** (details on page 1)
 - 11 **Diabetes and Depression**, Morgan County Diabetes Success, 12 Noon, Colorado Plains Medical Center, Fort Morgan
 - 12 Young Entrepreneur Tool Kit Class - first of 2 sessions, 9 am - 4 pm, Washington County Extension Office, Akron
 - 21 Logan County Extension Closed, Martin Luther King Day
 - 22 Cooking Matters begins, Tuesdays, 6 sessions through February 26, 10 am - 12:30 pm, Morgan County Extension Center
- Ongoing: Zumba Dance, Phillips County Event Center, Holyoke; 5:30 am Monday or Friday; 5:30 pm Tuesday or Thursday



February - -

- 2 Young Entrepreneur Tool Kit Class - second session, 9 am - 4 pm, Washington County Extension Office, Akron
- 8 **Financial Resources for Health Management**, Morgan County Diabetes Success, 12 Noon, Colorado Plains Medical Center, Fort Morgan
- 12 AgrAbility Workshop, 9 am - Noon, Phillips County Events Center
- 13 AgrAbility Workshop, 9 am - Noon, Morgan County Extension meeting room
- 18 Extension Offices Closed, Presidents' Day
- 25-March 2 **America Saves Week**



March --

- 5 ServSafe Managers' Training, 8 am - 5:30 pm, Washington County Event Center, Akron
- 8 **Taking the Mystery Out of Whole Grains**, Morgan County Diabetes Success, 12 Noon, Colorado Plains Medical Center, Fort Morgan

PLEASE TELL US.... how you want to get this newsletter. In this technological world of the 21st century, the ability to get information fast and almost anywhere at any time makes changes within a business or public entity necessary. Extension realizes there are many ways we can meet the needs of you - our patrons. Therefore, we would appreciate your feedback to help us continue to design a newsletter which will be valuable to you and use the best methods to ensure you receive information in a timely manner.

If you receive this newsletter by **mail**, please call or email your county Extension office and let us know if you still want it mailed or if you have email available. We need to hear from you to ensure our mailing list is updated. We appreciate your support. This opportunity to hear from you will help Extension continue to move with the "times" and keep connected with those we serve.

*Thanks,
Northeast FCS Extension Agents*