

Decision making Skills

A recent National Foundation for Credit Counseling (NFCC) poll found 80% of respondents indicated when choosing between marriage, health, job and personal finances, they make the worst decisions with finances. On the bright side, the first step to make a change is to recognize a problem. Financial awareness often provides motivation to jolt a person to take action which can change their financial life.

The New Year is the time to change habits which contribute to poor financial choices. NFCC suggests consumers take these steps toward increasing financial awareness:

- **Face financial facts.** You don't know where money is going without tracking it. People avoid doing it as they fear reality will force them to make unpleasant changes. However, knowing where money is spent puts a person in control, allowing them to spend mindfully instead of mindlessly.
- **Know how much is owed.** This eye-opening exercise is a must. Total all debt, list interest rate for each, and total the dollar amount of interest paid monthly. Consider how you would use the money if you weren't paying interest.
- **Break the pattern of seemingly harmless financial habits.** Little money adds up to be big money. Be conscious of incidental spending. Track money spent daily on items like lottery tickets, snacks, cigarettes, and other impulse purchases. All of these can be budget busters.
- **Determine if conveniences are worth the price.** Eating out or purchasing prepared food at the grocery store, paying someone else to mow the lawn, wash the car, clean the house, or do your taxes are all examples of tasks which may merit a second look.
- **Review previous expenses to determine if it was worth it.** Look back at a month's spending through the lens of hindsight. This can add new perspective to your past and future spending.

The national eXtension website has free online resources like budget calculators, debt repayment calculators, and other helpful tools. Go to

http://www.extension.org/category/finance_calculators

Source: <http://www.moneymanagement.org>

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Educational Apps for Kids

Nothing beats the great outdoors for active, creative play. But there are times when your child has to be still and stay occupied. An educational app might come in handy. Here are some recommended by Family Education Network. They are available for iPhone, iPad, DQG iPod Touch unless otherwise noted



Endless Alphabet created by Sesame Street's *The Monster at the End of This Book* has monster-themed activities to teach new words and how to spell. *Age 3 & up.*

PLAY123 geometry app for preschoolers won a 2013 Editor's Choice Award from *Children's Technology Review*. Children are guided through color, number and shape games. *Age 2 & up.*

PicsArt for Kids is for little artists who love to color and draw while learning about animals, shapes, and simple vocabulary. An ad-free version is available for 99-cents. *Age 3 & up.* For Android.

Read Me Stories adds a new eBook daily. Kids can learn to read along as each word is highlighted when the voice tells the story. *Age 3 & up.* Also for Android.

Sushi Monster teaches how to add or multiply numbers equal to the sum or product Sushi Monster searches. Players earn points, stars, trophies, and personal bests. *Age 7 & up.*

SpellingCity includes 10 word lists and eight different games including word scrambles, alphabet challenges, and missing-letter quizzes. *Age 7 & up.* Also for Android.

News-O-Matic simplifies current events into articles appropriate for kids. It earned five stars from Common Sense Media. *Age 7 & up.* For iPad.

NASA App HD has views of outer space accessed from this official NASA app. Images, videos, space mission information, astronaut tweets, etc. help children learn about planets and beyond. *Age 7 & up.* Also for Android.

(Educational Apps Continued)

WWF Together from the World Wildlife Fund includes in-depth information on numerous animals. Kids learn how far they live from their favorite animals, play with on-screen origami animals, or try out "tiger vision." *Age 7 & up.*

BrainPOP Featured Movie is 5-star rated by Common Sense Media and includes free educational movies. Kids watch a short animated documentary and take a quiz related to the topic. *Age 8 & up.* Also for Android.

For information, visit the FamilyEducation website: <http://fun.familyeducation.com/>

Source: Family Education Network, Pearson Education, Inc.

Talk to Your teens

A child's well-being is every parent's priority, and one of the easiest ways to make sure your child is thriving is by keeping the lines of communication open, according to Angela Diaz, pediatrician and director of the Mount Sinai Adolescent Health Center.

This organization provides health services to more than 11,000 teens. The focus is active parenting and reducing the risk for problem behaviors. Diaz believes "It's not the total amount of time spent with the child, but the quality of the interaction that's important."

Tips for talking to teens include:

- ✓ **Establish a weekly ritual.** Sit down for a meal or take a walk together. This gives kids a sense of belonging and increases chances for communication.
- ✓ **Get to know their friends.** Make your house the one where your child and their friends like to come.
- ✓ **Talk about stuff they like.** Teens will more likely talk when it's something they enjoy. Another idea is talk while driving. There's nowhere else for them to go! It can make communication easier



Magic Minutes

If you have “after the holiday blues” and the thought of clearing clutter and cleaning house is overwhelming, break the huge mess into magic minutes. Use a kitchen timer to help focus. Only 10 to 20 minutes each day can be manageable and make a difference as well as lift your spirits.



10 Minutes:

- Save 4 big boxes and label them: Recycle, Sell, Donate, and Relocate. Place boxes in a spare room or the garage for easy access.
- Clear and clean the entryways to your home which makes a good first impression for yourself, as well as family and friends.
- Clear off the countertop. Find a new home for appliances you don't use daily or weekly. Clean off the kitchen bar by sorting mail and other paper clutter.

15 Minutes:

- Focus on one room at a time. Put away items which don't belong in the room; straighten, dust, and vacuum. Any and all items which do not have a permanent home should be placed in the boxes in a spare room or garage.
- De-clutter the utensil drawer by asking “have I used it this month?”, if no, pull it out; “do I have something else which works better?”, if yes, put utensil in a give-away box.
- Pare down food storage containers. Recycle lidless, discolored or warped plastic containers. Keep containers which are the same shape and stackable. Glass containers are best for leftovers to be heated in the microwave.

20 Minutes:

- Refresh the refrigerator. Toss anything which is expired, moldy, or too old to enjoy or safe to eat. Group like items together. Stash small items like yogurt and fruit in clear drawers or containers. Use a hot, soapy dishcloth to wipe down each shelf as you go. On another day, do the same with the freezer.

Medicare Part D Help

Are you or someone you know struggling to pay your prescription drug costs? Did your Medicare Part D premiums increase in 2014?

Individuals who are on Medicare may qualify for the Extra Help Program through the Social Security Administration. The Extra Help Program can help pay for your Part D premiums, co-pays and co-insurance, and eliminate the coverage gap or donut hole.

You may qualify if your monthly gross income is below \$1,436 for individuals, and \$1,939 for married couples. Resources need to be under \$13,440 for individuals, and \$26,860 for married couples.

To see if you qualify, go to the website at www.ssa.gov and type in **Extra Help Program** or call 1-800-772-1213.

Source: Fast *FACTS*, Sedgwick County Kansas Newsletter, January 2014



Currency Exchange Abroad

If you're planning a trip to another country, keep in mind where and how you exchange money can make a difference in the exchange rate.

Using your credit card for purchases usually gives you a better currency rate than if you do a cash exchange at a bank or airport kiosk. The website Card Hub found travelers to countries using the Euro would lose 5% if exchanging at a bank and more than 13% when using airport exchanges.

Source: CardHub.com; AARP Bulletin, Dec. 2013

Light Bulbs

The typical incandescent 60-watt light bulb costs over three times as much per year to operate as a LED bulb. In 2014, most incandescent bulbs will no longer be manufactured and the current supply will be phased out. Here is information to help you compare the two types of bulbs as you make the transition.

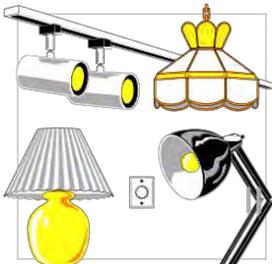
Lumens indicate brightness no matter what type of bulb you are using. When replacing an incandescent 60-watt light bulb, use a LED with at least 800 lumens. A 75-watt bulb should be swapped out for 1100 lumens or more and 1600 or more for a 100-watt bulb.

The light color of a bulb will affect how the color of your walls, furniture, appliances, etc., appear. Light color is measured on a temperature scale called Kelvin (K). If you want the warm light of an incandescent, look for bulbs with about 2700K. 3000K will resemble the white light of a halogen bulb. A bulb with 3500 to 4100K will provide a bright white which gives high contrast.

A bright light is best to use in the kitchen or areas where you need adequate light for detail-oriented tasks. Light is bluish white at 5000 to 6500K. It can be helpful for reading but creates unflattering colors for indoor objects and skin tones.

You can find the Lumens and Kelvin numbers listed on the “Lighting Fact” label on the bulb package.

Also, check the bulb package to make sure you are using the right bulb for the fixture. Some bulbs do not work with dimmable controls and others are not suitable for enclosed light fixtures. If using in a lamp, check to make sure the bulb will fit inside the harp (the part which surrounds the bulb and holds the lamp shade in place).



Getting Affairs in Order

As you put together your financial records to prepare for filing taxes, it is also a good time to put together other personal and family affairs.

While no one wants to think about what will happen if a person dies suddenly due to illness or accident, it happens every day to someone. Are you prepared?

Taking time to put affairs in order can provide peace of mind and will assure your wishes will be honored.

While you may be able to prepare your own will, it is advisable to consult with an attorney. In most instances, the cost for a basic will is well worth the assurance it will stand up in court and avoid delays due to ambiguous or incorrect information.

To institute a will, the person must be of legal age in the state where it will be executed. It can be handwritten by the person making the will, but if it is typed it must be witnessed during signing as well as dated. In most states, witnesses cannot be a recipient of the will.

The purpose of a will is to transfer property to others after the death of the person making the will. When making the will, the person should be able to know what property they wish to transfer and the names and relationships of those who will receive proceeds of the will. If there is a question about the person being of sound mind, the will could be contested and result in expensive litigation.

For additional information on Colorado law regarding wills, the Colorado Bar Association website (www.cobar.org) has a variety of resources under **For The Public** on the home page sidebar.



Keep Your Fridge & Food Fresh

If your fridge doesn't have a built-in thermometer, purchase one for your appliance. The temperature should be between 37 and 40-degrees. Newer refrigerators have different sections which are temperature-controlled. You may want to keep sections with meat, fish, or other highly perishable foods several degrees cooler. Ideally, the freezer section should be 0 degrees. In older models, you may not be able to keep the freezer section as low as 0. If not, do not store frozen foods for longer than 1 or 2 months. Longer storage should be in a food freezer.

Put food in the right place. Store milk and eggs in their cartons at the back where it's coldest. Never put perishables in the door. If the crisper drawers have humidity control, set on high for vegetables and low for fruits. Keep tomatoes out of the fridge; the cold kills flavor. Most root vegetables like potatoes are best NOT stored in the refrigerator.

Wrap raw meat, poultry, and seafood. Place on plates or put in sealed containers and store on the lowest shelf. This prevents dripping which may contain bacteria and can contaminate other foods.

For food to stay cold, it must have room for air to circulate. When freezing food, spread out so it's not touching until fully frozen. Then stack.

Put food away immediately. Perishables can start to spoil in as little as an hour, so put in the refrigerator or freezer as soon as you get home from the store.

Combat smells. If you notice odors, remove spoiled food, soak a cotton swab with vanilla and leave in the fridge for 24 hours.

Adjust the feet or rollers to level the refrigerator. A tilt could keep the door from closing, letting cold air out. Clean the condenser coil (usually underneath and at the rear) at least every 3 months by brushing or dusting.

Source: ShopSmart, Consumer Reports, Sept 2011

Health Tips

- ✓ People who sniffed/inhaled the scent of a fresh orange ate 60% less chocolate afterward than those who sniffed the candy, according to a recent British study. Smelling or better yet, eating fresh fruit may help curb your sweet tooth; and they certainly provide better nutrition for the calories.
- ✓ Adding peanut butter or peanuts to breakfast helped overweight women feel more full and have fewer cravings for 8 to 12 hours afterward. It may help boost the satiety level and steady blood sugar levels.
- ✓ A 15-minute walk after eating can lower blood sugar level for hours. This can significantly reduce the risk for developing diabetes. Taking a short walk after meals can be more effective at preventing blood sugar spikes than taking one 45-minute walk daily.
- ✓ Chicken thighs are more nutritious than chicken breasts. Thighs have twice as much iron and nearly three times as much zinc which boosts the immune system. Skinless thighs contain only one more gram of fat per serving than skinless breasts and are less likely to dry out during cooking. Thighs also cost less per pound.
- ✓ Polyphenols in cocoa may protect against brain conditions such as Alzheimer's and Parkinson's disease. The polyphenols may activate the brain-derived neurotrophic factor pathway which is important for the survival of neurons.
- ✓ Looking for low-cost, simple and nutritious recipes. Search the SNAP-Ed website at <http://recipefinder.nal.usda.gov/> All recipes fit into a healthy diet and can be ready in 30 minutes or less.



Easy and Healthy Lunch Tips

With a New Year, it's time to reflect on ways to boost health and fitness. By doing some pre-planning and pre-prep, you can have easy and healthy lunches. You'll enjoy healthy, flavorful foods while reducing the black-hole where money disappears when eating out. Bon Appetite!

When preparing lunch, select one item from each of the categories listed below. You'll have a variety of color and taste in your lunch which will be packed with the nutrients needed daily.

Having to prepare vegetables or fruits is one of the challenges which prevent a person from including in lunch. Solve this by setting up a salad bar in your refrigerator. During the weekend, wash and prepare your favorite vegetables for salad makings. Store in separate containers. Come time to prepare lunch, it will only take a few seconds to select a variety of items. Have apples, pears, mandarin oranges, dried currants or cranberries, walnuts or pine nuts to top off the salad.

1. Starch + Protein

Turkey Sandwich, Beans & Rice, Chili & Crackers, Pasta Turkey, Cheese Quesadilla

2. Fruit

Apple, Clementine Orange, Peaches, Grapes, Applesauce

3. Vegetable

Carrots, Celery, Salad, Snap Peas

4. Snack

Granola Bar, Fruit Leather, Yogurt, String Cheese

5. Water

Get a favorite re-usable bottle and fill with ice to sip on it throughout the day. Avoid the urge to grab a sugary drink which adds a lot of empty calories.



Coconut Oil

You may have heard coconut oil is healthy, and then you hear it's not healthy. What are you to believe? Here are some facts.

Coconut oil is composed nearly entirely of saturated fat, and about 60% of this saturated fat is comprised of medium chain triglycerides (MCTs). However, MCTs are metabolized differently than other saturated fats.

Medium chain triglycerides are absorbed in the gut and are transported directly to the liver. In the liver, they are directly oxidized for energy instead of being stored as fat.

One claim suggests MCTs may promote weight loss since they are less likely to be stored as fat. Another claim suggests coconut oil may reduce the risk of cardiovascular disease.

These claims are based on a very few limited research studies which were small in number, short in duration, and lacking in quality control.

At the present time there is simply not enough quality evidence to firmly believe coconut oil has very strong health benefits. While it may not be a "bad" choice, it also may not be a "good" choice. More research is needed before specific nutrition advice can be recommended.

Source: News You Can Use, CSU Extension Foods and Nutrition, November 2013



Reusing Plastic Containers

Plastic containers which food items are sold in such as mayonnaise or pickles should not be washed and reused for storing food. The containers are designed for single use until the original food is gone. The plastic compounds in these containers can deteriorate when repeatedly washed and contaminants in the plastic can leach into the food you store when reusing.

Sports Drinks and Obesity

Even though “sports drinks” are a sugar-sweetened drink, the perception is they are healthier than soda. A recent study suggests WKDW perception may be incorrect.

Beginning in 2004, 11,000 children (ages 9-11) were tracked through the Nurses’ Health Study II. Data after 2 years of follow-up showed the children gained an average of almost 2 pounds for each can of soda they drank daily. The study also found children put on even more weight (3.5 pounds over 2 years) for each bottle of sports drink they consumed.

During the time of the study, the intake of sugar-sweetened sodas declined slightly among participants, in line with a national trend. The study also followed a national trend for a significant increase in consumption of sports drinks, particularly among boys.

Many schools are removing pop from vending machines and replacing it with presumably healthier sports drinks. Parents are buying sports drinks instead of pop, thinking they are a better choice.

While sports drinks may be slightly lower in sugar per ounce compared to sodas, they tend to come in 20-ounce bottles and provide 125 kcal of sugar. Soft drinks are commonly sold in 12-ounce cans and contain 120 kcal of sugar. Generally a person would drink the entire container and consume similar amounts of calories from sugar. Sports drinks also have far more sodium than soft drinks.



The bottom line is both children and adults should be encouraged to drink water on a regular basis and choose sports drinks, soft drinks or other sugar-sweetened beverages for an occasional treat.

Source: Food & Health Communications, Inc., James J. Kenney, PhD

Microwave Food Safety

Do you believe the microwave oven kills bacteria because of exposure to the microwave energy? If so, you’re not alone. But, it’s not true. It is not the microwaves which kill bacteria, it’s the heat generated by the microwaves, but only if the heat reaches the necessary temperature.

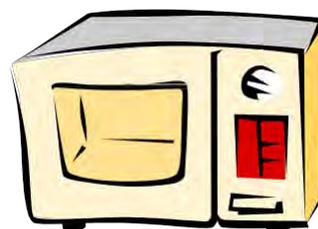
Foods heat differently in a microwave depending on the amount of fat, sugar or salt in the food. Foods high in fat and sugar heat faster while dry foods and those which are very dense heat slower.

Microwave energy heats by causing the water molecules in the food to move. As molecules move against each other, heat is produced (like when you rub your hands together rapidly). Since microwaves only penetrate an inch or two, foods commonly heat unevenly, especially anything which has an unusual shape or variation in thickness.

Turning the dish, stirring food, or using a rotating turntable can help distribute the hot food for more equal heating. But, there is still a good chance all parts of a food will not be the same temperature.

When cooking large portions of food, it is best to heat at 50 % to 70% power. The longer cooking time allows the heat to transfer deeper into the food without overcooking the outer surface.

It is important to use a food probe thermometer when cooking or reheating in a microwave. Foods cooked or reheated in a microwave need to reach an internal temperature of 165 degrees in all parts. The 165 degree rule will ensure all bacteria which can cause food borne illness will not survive.



Colorado AgrAbility

The 2014 workshop is on “*AgrAbility Farm and Ranch Adaptations & Financial Resources.*”

There will be 9 workshops offered across Colorado discussing resources available for agricultural operators needing adaptations to continue their family business.

Partners in AgrAbility are Colorado State University Extension and Goodwill Industries. They work with other agencies such as Colorado Vocational Rehabilitation (CVR) to do on-site evaluations and use equipment modification and assistive technology.

Each workshop is from 9 am to 12 noon and includes lunch for those who pre-register at least one week prior to the workshop attending.

Workshops in Northeast Colorado are:

Tuesday, February 11, Holyoke
Extension Office Event Center
22505 Highway 385, Holyoke
Registration Contact: 970-345-2287

Wednesday, February 12, Fort Morgan
Morgan County Extension Center
914 E. Railroad Avenue, Fort Morgan
Registration Contact: 970-542-3540

You can also register or get more information about Colorado AgrAbility Project, from Dr. Bob Fetsch, robert.fetsch@colostate.edu or call 970-491-5648. You can visit the website, <http://www.agrability.chhs.colostate.edu>.

Cleaning Electronic Screens

Never use window cleaner, alcohol, ammonia, or paper towels when cleaning a TV screen or on other electronic devices. Use a clean, soft, lint-free cloth similar to what you'd use for cleaning eyeglasses. Turn the screen off and let it cool before cleaning. Wipe gently to remove smudges. If the screen is very dirty, use a few drops of dish soap and lukewarm water on a damp cloth.

Preparing for Winter Storms

Are you prepared for the next winter storm? Unfortunately, too often people don't take a storm warning as serious and end up in a dangerous situation which might even be life-threatening.

First, it's important to know the terminology used for winter storms. A winter storm watch means a possible weather occurrence could be severe. When a winter storm warning is issued, a storm is actually happening or will soon occur.

If a blizzard warning is given, it means sustained winds of 35 miles per hour or greater will occur with snow and it is expected to last 3 or more hours. These conditions can cause power lines to be down resulting in power outages in homes.

Whether at home or traveling, it is important to be prepared. Plan now to have emergency supplies on hand and an emergency kit in vehicles. It's a good idea to keep the vehicle fuel tank topped off during the winter. Have blankets, water, energy foods, flashlight and extra batteries, and warm clothes in the vehicle.

At home, it is recommended to have 3 to 5 days of food on hand. The food should include items which do not require heating or cooking. Examples are canned fruit, baked beans, granola bars, crackers, cookies, chips, fully cooked canned meats, etc. Also have an adequate supply of water either by filling plastic jugs or thermos bottles, or purchasing bottled water.

If a person takes frequent medication, make sure the prescription will not run out during a storm. If there are special medical needs, the person may consider temporarily moving to a location where they will be closer to needed medical services.



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 --

Week of the 6th – **A Healthier Weigh**, Weigh-ins begin for the 9th Annual Challenge. Contact your local Extension Office for more information & specific weigh-in dates.

- 6 **Strong People Stay Healthy**, Strength training program. Mondays & Fridays through April, 9 – 10 am, Pioneer Haven, Akron
- 7 **Strong People Stay Healthy**, Tuesdays & Thursdays through April, 4 – 5 pm, Washington County Extension Office, Akron & Perry Brothers, Otis
- 10 **What Glucometer Numbers Mean**, Morgan County Diabetes Success meeting, 12 Noon – 1 pm, Colorado Plains Medical Center, Fort Morgan
- 13 **A Healthier Weigh**, On-Line Health and Exercise Postings begin
Zumba Classes, Monday & Wednesday - 5:30 am, Tuesday & Thursday – 5:30 pm. \$5/class OR \$30 punch card. Phillips County Event Center, Holyoke.
Get Up & Get Going, 5:30 am, Monday & Friday – swimming pool & Tuesday through Thursday – Baptist Church, Holyoke
- 14 **Men in the Kitchen**, 6-week nutrition & cooking workshop specifically for men. Meets Tuesdays through February 18th, 3 – 5 pm, Wray High School FCS Classroom, Wray
- 21 **Strong People Stay Healthy**, Tuesdays & Fridays through March 14th, 9:30 – 10:30 am, Laird Community Center, Laird
- 20 Martin Luther King Holiday - Check with your local county for their holiday schedule.

February --

- 8 **Colorado Plains Medical Center Community Health Fair**, 7 am – 11 am, Fort Morgan High School, 709 E. Riverview Ave, Fort Morgan
- 11 **Agrability Workshop: Farm/Ranch Adaptations and Financial Resources**, 9 am – 12 Noon, Phillips County Extension, Holyoke (details on page 8)
- 12 **Agrability Workshop: Farm/Ranch Adaptations and Financial Resources**, 9 am – 12 Noon, Morgan County Extension Center, Fort Morgan (details on page 8)
- 14 **Heart Health and Diabetes**, Morgan County Diabetes Success meeting, 12 Noon – 1 pm, Colorado Plains Medical Center, Fort Morgan
- 17 Presidents' Day Holiday. All Extension Offices Closed
- 20 **Cooking Matters**, 6-week nutrition & cooking workshop. Meets Thursdays through March 27. Choice of attending 10 am – 12:30 pm OR 5:15 - 7:30 pm, Morgan County Extension Center, Fort Morgan

March --

- 1 **Small Acreage Seminar**, 10 am – 2:00 pm, Wray Elementary School All Purpose Room, Wray
- 14 Morgan County Diabetes Success meeting, Noon – 1 pm, Colorado Plains Medical Center, Fort Morgan
- 15 **East Morgan County Hospital Community Health Fair**, Fairgrounds Event Center, Brush
- 18 **Strong People Stay Healthy** begins, 10 – 11 am, Fort Morgan Senior Center, Fort Morgan



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The social media tool of Facebook is a place to share some tips and links, and see your interests and concerns. Please visit this joint page for the five Family and Consumer Science agents in Northeast Colorado. Some agents also have a county page ([Phillips County Extension](#)) or an individual page ([Gisele Jefferson](#)). Let us know what's on your mind. We would love to hear from you!