

MARCH – APRIL 2018

Increase Your Home's Value this Spring

With a limited amount of time and budget, it's possible to make home improvements that increase your home's value. It's important to know who are today's consumers and what are the majority of consumers looking for in a home. The majority of consumers are millennials, having purchased 32% of homes in 2014, with seniors being the runner up. It's estimated by 2040, there will be 80 million seniors accounting for 21% of the population.

The number one cost effective home improvement tip is painting, which is probably not a surprise to many. Painting neutral color schemes is a quick, cost effective way to update a room and increase your home's value.

The second thing to look at is the kitchen. It is not necessary to completely redo a kitchen. Buyers today are looking for updated appliances (usually stainless steel), water filtration systems, and low-maintenance upkeep. Ornamental cupboards and counter tops are no longer in style. Both age groups are looking for simple and cost effective.

This leads to the third thing that buyers look for - energy efficient homes. Buyers are looking for high efficiency windows and LED lights.

When working on bathrooms, keep in mind walk-in showers and comfort-height toilets. Both make it easier and safer for seniors to use. Keeping safety in mind can benefit all age groups, not just seniors.

Don't forget the outdoors! Creating an outdoor patio or deck is a fairly inexpensive and easy way to increase your home's living space. Also, adding in a fire pit or seating area also increases living space. Another way to increase home value is to keep water-smart yards. Plant a tree but keep high water rates in mind. Simplicity is best.

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Reading to Your Child

As parents or caregivers for children, one of the most important things you can do to help prepare your child to become successful in school and learning is to begin reading to your child from birth. According to the Kids & Family Reading Report by Scholastic, the number of parents reading to their child before their first birthday has increased. Thirty percent began before their baby was three months old. However, the number of parents reading to their children after age 5 has continued to drop since 2014. Reading to children has shown to help them learn to speak, interact and bond with parents or caregivers. Reading also boosts a child's school readiness by building their vocabulary, language and literacy skills.



In addition to the child's school readiness and engagement in brain development, reading enriches family ties and provides them diverse exposure to outside views and values. Reading together provides family time, a moment to bond directly with the child, and develops a sense of security and safety. Often times reading with a child develops a pattern of engagement, later relating to the opportunity for communication between parent or caregiver and child. Reading opens the opportunity for conversation. Encourage your child to ask questions, talk about the story, and encourage communication. Finally, reading exposes children to language, emotions and varying cultures.

Tips for parents with young children, make books accessible and make reading time fun by allowing children to pick out their own books. Go on an adventure to the library and read diverse books full of culture and colors.

Source: The Washington Post

Making a Commitment is the First Step to Saving Money

One of the most important things you can learn in life is how to save money. It's the first stride in getting where you want to be. Studies show those with a savings plan, regardless of income, are more likely to spend less than they earn. Living within your means is the best approach to saving money and building wealth over time.

A promotional banner for America Saves Week. The top part is a blue rectangle with white text: "AMERICA SAVES WEEK" and "February 26 - March 3, 2018". To the right of this is a green ribbon with white text: "Pledge to save now!". Below the blue rectangle, the text "You look like you can start saving." is written in green, followed by "Put some away for a rainy day." in black. To the right of this text is a circular icon containing a dollar sign.

Let **America Saves** help you reach your savings and debt reduction goals. It all starts when you make a commitment to yourself to save. That's what this pledge is all about. And it doesn't stop there. America Saves will keep you motivated with periodic information, advice, tips, and reminders sent by email or text message to help you reach your savings goal. Think of America Saves as your own personal support system.

With America Saves Week, February 26 – March 3, 2018, this is a great time to pledge to save. By pledging to save, you will commit to a simple savings goal and plan. Take the America Saves Pledge at <https://americasaves.org/for-savers/pledge>. Learn more at

americasaves.org and americasavesweek.org.

Start early to help your children learn about money.

- Managing money is a learned skill that starts in childhood.
- Guiding and talking with a child about purchases is more effective than dictating spending.
- The more age-appropriate practice a child has with money and decisions about spending, the more they will become effective money managers.

<http://extension.colostate.edu/topic-areas/family-home-consumer/start-early-to-learn-about-money-9-164/>

Figure out where your future paycheck will come from!

Preparing for retirement can be a challenge for everyone, and women especially face unique hurdles. Women live longer, earn less, take time away from work for family care, have less retirement income, and often work part-time without benefits. These factors can make it difficult to save enough money to last 20+ years in retirement. But, it also makes preparing and planning today that much more important.



Long-term financial planning can be overwhelming. The biggest mistake *both* women and men make is letting days, years, and even decades go by without figuring out how much income they will need and how much they will be able to afford in the future. Here are five ways to get started:

1. **Understand where the income is coming from:** Find out about your sources of income and how much you can expect to receive. Follow the trail of current and past employer plans and review your Social Security benefit which you can do easily at www.ssa.gov/myaccount.
2. **Learn how much you will need to have a comfortable retirement:** The big question is whether your guaranteed sources of income—like Social Security—combined with retirement accounts and savings will be enough to cover basic expenses. Some expenses may go down, but others, especially health care costs, may go up significantly. Other factors include how long you will be retired, investment rates of return, and inflation. If what you have so far does not seem like enough, make a plan to work another few years if you can or increase your savings. [Online calculators](#) can also help. If you are considering an annuity, WISER's "[Your Future Paycheck Calculator](#)" is also a great planning tool.
3. **Take advantage of retirement benefits available at your workplace or set-up your own retirement account:** Research confirms that saving in a workplace retirement plan is one of the most successful ways people can save. Ask about plans offered through your employer. If your employer adds matching contributions, that's free money! Contribute enough to get the full match. If your employer doesn't offer a savings plan, consider opening up a Roth [Individual Retirement Account](#) (IRA).
4. **Find out if you qualify for the Savers Tax Credit:** The Saver's Tax Credit is available to eligible individuals who save for retirement through contributions to IRAs and 401(k) plans (or similar workplace retirement programs.) Many people who would qualify for this credit, however, know little about it. Check out WISER's [fact sheet](#) to see if you qualify.
5. **Sound your own alarm!** This is your wake-up call—don't put it off! Many women face challenges meeting retirement income needs, but educating yourself now and setting savings and investment goals will get you on the right track. For more information on all of these topics, visit www.wiserwomen.org.

Source: Women's Institute for a Secure Retirement (WISER)<http://extension.colostate.edu/images/equifax.jpg>



Take Action - Prevent Someone from Stealing Your Tax Refund

Fraudsters in possession of a valid name and Social Security number frequently create phony W-2s and related forms in search of a quick refund. The best way to prevent tax fraud is to file your federal and state income tax return as early as possible!

<http://livesmartcolorado.colostate.edu/take-action-now-to-prevent-someone-from-stealing-your-tax-refund/#comments>

Grow Your Own Kitchen Countertop Herb Garden

The kitchen herb garden provides fresh seasonings you need to spice up your cooking for a minimal cost and time. The average kitchen herb garden requires about six hours of sunlight a day, and with very little care and water consumption, year-round fresh herbs can be just a snip away!

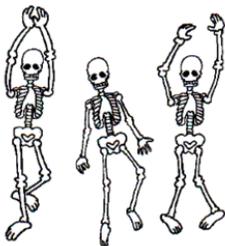
Materials Needed:

- 6 used food cans
- 2 basil plants
- 1 rosemary plant
- 1 thyme plant
- 1 oregano plant
- 1 parsley plant
- Ribbon
- Card stock
- Fork
- Scissors
- Saucers
- River rock or pebbles
- Potting soil
- Small drill bit
- Rubbing alcohol
- Twine or string

1. Prepare cans: wash cans thoroughly and allow to dry; use rubbing alcohol to remove any ink. Once the cans are clean, flip them over and drill five small holes in the bottom for drainage.
2. Prepare saucers: fill saucers with river rock or small pebbles to catch drainage.
3. Add herbs: Fill the bottom of the cans with a layer of rocks for drainage; top with a layer of potting soil; remove herbs from their pots and loosen the roots slightly; add plants and fill in around each plant with more potting soil.
4. Assemble herb garden: water all plants; arrange the cans on the saucer(s); keep small scissors accessible for easy snipping; tie ribbon around the cans and use twine or string to attach herb labels.



Source: HGTV.com



Exercises to Support Bone Health!

- Weight Bearing/Low Impact: Use elliptical training machines, low-impact aerobics, stair-step machines, fast walking on treadmill or outdoors.
- Weight Bearing/High Impact: Dancing, high-impact aerobics, hiking, jogging/running, jumping rope, tennis and stair climbing.
- Muscle Strengthening: lift weights, use elastic exercise bands, use weight machines, lift your own body weight, stand and rise on your toes.

2018 "A HEALTHIER WEIGH"

The 2018 "A Healthier Weigh" 12-week challenge will be completed the last couple days of March or first week of April. We're looking forward to sharing the results in the next newsletter. The AHW challenge encourages increasing activity, making wise food choices, and living a healthier lifestyle.



County	Teams	Individuals	Total
Sedgwick	0	0	0
Phillips	8	12	44
Logan	3	5	17
Yuma	8	4	28
Kit Carson	2	0	6
Morgan	3	1	13
Washington	7	2	30
TOTAL			138

Should You Drink Your Fruits and Vegetables?



Many Americans fall short on the recommended 4 to 5 cups of fruits and vegetables per day. Whole fruits and vegetables provide fiber, vitamins and a range of other beneficial plant chemicals. So, it's not unreasonable to think they would still be healthy in liquid form by using produce-pulverizing kitchen appliances to potentially help bridge that gap.

However, juicing and blending fall short of whole fruits and vegetables in some important ways. Liquid calories are not as filling as whole foods and it is possible to overdo it, especially when it comes to fruit. When you skip the chewing, you can consume a lot of calories and sugars in a short time. As a result, your blood sugar may rise more quickly. Juicing can alter the nutritional profile of the raw ingredients because the fiber-rich pulp containing many nutrients is left behind in the machine.

What about smoothies? If you grind up the veggies and fruits in a high-speed blender, you may retain more of the phytochemicals, vitamins, minerals and fiber. Include the skin, if it's edible, to get the benefit of its fiber and other valuable nutrients. Blending also allows you to combine fruits and vegetables with other ingredients, like yogurt, nuts, seeds and leafy greens, all of which fit into a healthy eating pattern.

Banana Kale Smoothie

Author: Alice Henneman, MS, RDN, Extension Educator

It tastes refreshing and minty. Banana and vanilla yogurt add sweetness. The nutrients abound: calcium, potassium, vitamin A and vitamin C, to name a few.



Ingredients:

- 1/2 cup skim milk
- 1 cup nonfat vanilla Greek yogurt
- 1 large kale leaf, torn into pieces and without thick pieces of the rib (about 1/2 cup)
- 1 ripe banana (frozen banana works great, use less ice)
- Approximately 4 to 6 cubes (smaller ice cubes work better)

Directions:

Add milk, then yogurt to blender. Toss in the kale. Break banana into chunks and add to mixture. Place the ice cubes on top. Begin blending, starting out on a lower speed and then increasing speed. Puree until smooth. Enjoy immediately.

Makes 1 very large or 2 medium smoothies.

Alice's tips:

Place liquids in a blender first. It makes it easier to start the blending process. To facilitate the mixing process, start at a lower speed and work your way to a higher speed as the bigger pieces get broken up.

<https://food.unl.edu/banana-kale-smoothie> or <https://food.unl.edu/my-favorite-smoothie-one-easy-recipe-many-variations>

Program Highlights!



Annie's Project: Women in several northeast Colorado counties participated in Annie's Project- 6 session series on Farm & Ranch Risk Management topics.

Phillips County: 22 women finished the 6 weeks course.

Morgan County: 12 women completed the 6-week beginning series

Yuma County: 21 women completed the series

Kit Carson County: 21 women completed the series

12 women from Logan & Morgan completed the 6-week **Annie's II** series on marketing.

Upcoming Events!

"A Healthier Weigh" 12-week Health and Fitness Challenge

Logan County Weigh-Out – April 3rd, or by appointment - 8:00 a.m. to 5:00 p.m.

Morgan County Weigh-Out – April 2nd & 3rd, 8:00 a.m. to 4 p.m.

Phillips County Weigh-Out – April 2-6 – set appointment with Tracy at 970-854-3616.

Washington County Weigh-Out – March 29 & 30, Washington Co. Extension Office, 8:00 a.m. – 5:00 p.m.

Yuma County Weigh-Out – WRAC, Wray – April 9th, 5:00-6:00 p.m.

Kit Carson County Weigh-Out – KCC Extension Office, Burlington, April 10th

Call Extension Offices for more information.



Babysitting Basics Training Class- Phillips County- Tuesday, March 13, 2018 from 9:00am to 3:00pm at the Haxtun Community Center middle meeting room. Cost is \$25 for materials and snacks. Please bring a sack lunch. Call Tracy Trumper at 970-854-3616.

Understanding Farm Taxes and Estate Planning: presented by Jeff Tranel, Colorado State University Extension Agriculture & Business Management Economist, Thursday, March 15th 5:30 pm – 9:30 pm, Morgan Community College, Spruce 321. Cost \$10, pre-registration for meal by March 12th. (Annie's Project participants – Free!)

Strong People Stay Health: St. John's Church, Idalia, Tuesdays & Thursdays, 1:00–2:00 pm through March 15.

Northeast Colorado Youth Water Fest: Friday, April 13, 10:00 am – 2:00 pm, Wray High School

Pot of Gold Community Health & Resource Event: Saturday, March 17, 9 am – 1 pm, Yuma Community Center. Contact the City of Yuma for more information.

Zumba Classes: Holyoke Fitness Center, Tuesday and Thursdays 5:30-6:30pm; \$35 punch card for 10 studio sessions. Call 970-854-3616 for more information.

Wray Elementary Integrated Nutrition Education Program: March 20 & 21, April 11 & 24 -- 8:45 a.m. – 3:00 p.m.

Wray Head Start Nutrition Lesson: March 8 & April 12, 8:00 a.m.

Kid Phit: Tuesdays, Feb 13 – March 27, 4:00 – 5:30 pm at the WRAC

MyPhit: Wednesdays, Feb 14 – March 28, 3:45 – 5:15 pm at the WRAC

