

Living Well

FAMILY AND CONSUMER SCIENCES NEWSLETTER FOR NORTHEAST COLORADO



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Family Vacation on a Budget

Planning a family vacation can lead to some headaches, but with careful planning and budgeting, they can also be relaxing. Here are some tips to help you plan a family vacation on a budget.

The first step is to plan how much your family has to spend on this vacation. Then, get the whole family involved in coming up with ideas of where to go. Once you have some ideas, create a chart to help you track expenses like hotels, meals, transportation, admission fees, and kennel fees for pets. If a vacation is outside of your budget, see if you can minimize some of the costs or start eliminating options.

Tips for the planning stage:

Lodging -- Compare lodging prices to find the lowest price. Keep the amenities in mind as well. A complimentary breakfast can help you save on meals and a pool can provide free entertainment! Hotel shuttles can also help to decrease your transportation costs. If you are staying in a house, you can use the kitchen to cook some of your meals. You may find cheaper hotel prices by calling the hotel directly. Some hotels may not advertise on travel websites and may offer additional discounts.

Eating -- Plan to only eat one meal out a day. You can pack food like granola bars, canned fruits, and canned juices for breakfast if it is not complimentary. Go out to lunch. Many restaurants offer the same menu items at lunch for a lower cost than the dinner menu. Beverages can add to the cost, so consider sticking with water. Try to eat like a local. Ask local residents about their favorite coffee shops, diners, and restaurants. They may be a little farther away, but they usually have lower prices.

While you are on vacation, set up a tracking system to make sure you are staying within the budget. You can keep a notebook, start a spreadsheet, or find an app for your phone to help you do this. You can even get the kids involved with the tracking to help them learn money management skills!

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Farm Meals and Food Safety

With planting season in full swing and harvest around the corner, it is time to think of tractor lunch box ideas or meals for field delivery. The long days and typical farming complications can sometimes cause hard working farmers and their helpers to get in a rut when planning meals. It is important to plan not only for a healthy meal but also food safety.

One of my favorite 'jobs' as a child was getting to make meals with my mom or grandma and deliver to the field during wheat harvest. My mom always made sure each detail was thought through; from how the greasy hands would get washed, to convenient meals on the go, all while providing nutritious meals that provided energy for the long working hours ahead.

Farm meals require flexibility! It is important to plan the meal accordingly by fixing either something that can be eaten right away, in thirty minutes, or two hours later. When farm complications arise, the weather changes, or the extra help is still in line at the elevator, farmers may not be able to stop at that exact moment to eat. Let's face it, most farmers want a quick bite anyway that doesn't delay progress, or to be able to jump back in and eat the meal on the go.

Our lunch box meals do not have to be boring, just easy and functional. Here are a few ideas that spin some of our favorite traditional menu items:



1. [Lasagna cups](#)-traditional lasagna flavors made with wonton wrappers in muffin tins make them easy to pick up and eat on the go. You can even sneak in thawed spinach to add some green and your farmer will not even know!
2. [Pepperoni Pizza Sliders](#)- Easy on the go meal that satisfies all the home cooked cravings as we can wrap it up for mobile eating.
3. [Turkey Ranch Club Wraps](#)-A refreshing spin to a typical turkey sandwich but still convenient and tasty!

We do not want our farmer to get hangry, so packing snacks is helpful! Most farmers have early mornings and late nights so providing a healthy snack in their cooler will help. Sometimes breakfast on the go is a good idea as well.

1. [Mini quiche cups](#)- Easy to prepare the night before and provide protein for energy all day long.
2. [Breakfast burritos](#)- These are easy to diversify for our specific farmers tastes by adding different veggies and ingredients and can also be made ahead for our busy schedules. Easy to heat up before you hit the field and wrapped for on the go.
3. Fruit cups and veggie slices-a simple fruit cup or bag with veggies all sliced up are a healthy and refreshing snack for those hot summer days in the field.

Food safety is key when planning meals for the field. My grandma always packed warm water in a thermos along with soap for the grease to get washed off before eating. Though it is not always on the farmers' mind, it is an important idea to help them stay a bit more sanitary while in the field. Being mindful of the refrigeration needs for food safety is important whether it is a delivered meal or a packed lunch box. Packing ice packs for those meals or just avoiding those 'dairy' or perishable items altogether may be a good option to help prevent foodborne illnesses.

Managing Lifestyle Creep

Lifestyle creep, also known as lifestyle inflation, is when your expenses or spending go up as your discretionary income increases. It can happen when you get a raise or free up money by paying off a debt, like an auto loan or student loan. Without preparation and budgeting most people will experience this phenomenon at some point in their lifetime. The problem with lifestyle creep is it can edge out larger financial goals such as creating an emergency savings, contributing to a retirement fund, or putting money away for a down payment on a home. Without realizing it, your newfound lifestyle can take priority over your financial security. Learning how to make good habits at an early stage is crucial for one's future.

Inflation and Your Lifestyle



We are currently experiencing a post-pandemic inflation which has quickly raised the price for households' core monthly budget areas such as transportation, food, and housing. A strong demand for workers, with acute hiring difficulties across different sectors, has driven wage growth higher than at any point in over 20 years, with wages growing at almost 6% on a year-over-year basis. While small wage gains may be strong, elevated levels of inflation are taking a big bite out of workers'

paychecks, eroding raises and bonuses businesses have offered to attract and keep employees. As inflation persists, you should expect other goods and services such as TV streaming, groceries, transportation, etc. to increase as well. For instance, let's say you received a \$2000 bonus, but your landlord has increased your rent by \$100 per month. Therefore your \$2000 bonus is now a \$600 bonus. Make it a priority to review your budget and calculate the current cost of inflation with your raise or any other disposable income as extra income might often come with unintended lifestyle creep. Below are tips to develop smart financial strategies to manage it.

#1 Write Down Your Goals

Set aside time to figure out what your financial goals are and how you want to prioritize them.

Do you want to build an emergency fund? Start a family? Pay down debt? Build a dream home? Retire early? Once you have written down what you want to accomplish with your money, you can map out how you will reach these goals.

#2 Pay Yourself First

Paying yourself first is a strategy for maximizing savings over time by setting aside a portion of your monthly income in savings before you do anything else with the money. Think of your savings as the first bill you must pay each month. You can accomplish this by taking as little as \$25 each payday to put in a savings account to start building up for your financial goals. For added motivation, rename your savings accounts to match one of your financial goals. It feels more satisfying to fund a specific goal.

#3 Create a Budget

An effective way to avoid lifestyle creep is to make a budget. Building a budget and tracking your spending is an eye-opening way to see where all your money is going and how easily small purchases can turn into significant spending. You can use any budgeting method that works for you (apps, spreadsheets, notebooks, or envelopes), as long as you're able to reliably capture and record your monthly spending. Creating or revisiting your budget will help you keep track of income and expenses so you can make sure you are spending within your means. Start by listing out all your income sources and each of your expenses. Does the total income cover total expenses with money to spare? By reviewing your spending habits every month, it allows you to decide what to keep and cancel.

Lifestyle creep is not just choosing to increase your spending, it also happens when we decide not to shop around for a better rate (e.g., auto insurance). Make sure you are keeping an eye on your existing expenses as well.

Now that you know more about how lifestyle creep or lifestyle inflation affects your budget, you can be more proactive by reviewing your budget, balancing your income and expenses, prioritizing your financial goals and then implementing smart money management strategies to help you get ahead.

Sources:

<https://www.rbfcu.org/learn/its-a-money-thing/avoid-lifestyle-creep>

<https://www.annuity.org/personal-finance/lifestyle-creep/>

<https://www.hiringlab.org/2022/03/23/march-2022-us-labor-market-update/>

<https://mediafeed.org/the-easy-way-to-beat-lifestyle-inflation/>

<https://budgetmodel.wharton.upenn.edu/issues/2022/2/21/did-wages-keep-up-with-inflation-in-2021>

The Importance of Taking Breaks



Taking breaks throughout the workday has benefits for both the employee and the organization, but many employees often neglect to take them. Skipping breaks can lead to faster burnout and higher stress levels. Employees stepping away from work for a few minutes increases focus when they return to work which leads to improved productivity, reduces stress which supports mental health and well-being, increases job satisfaction and leads to overall being more engaged in their work (Tork, 2018, p. 1).

Breaks can prevent decision fatigue. Taking a break from making work decisions allows employees to refuel to make better decisions than they would without a break (University of Illinois at Urbana-Champaign, 2011). Taking breaks can increase creativity, promote healthy habits, and make employees feel more valued by their organization and supervisor (Tork, 2018, p. 1). Additionally, supervisors or the organization promoting healthy habits during breaks encourage employees to take the time to make a healthy lunch or go for a walk. Movement breaks are also beneficial for emotional and physical health. Lastly, taking a break before becoming fatigued helps improve memory and focus, therefore allowing employees to better remember what they have learned. This allows work to penetrate employees' brains as constant stimulation of the brain becomes tuned out over time (University of Illinois at Urbana-Champaign, 2011). Each of these benefits show that breaks improve employees' quality of work, thus benefiting the organization, supervisors, and employees alike.

Here are some guidelines on how to take a break and get the most out of the time away from work. First, do an activity that uses a different part of the brain than was being used for work. This allows the part of the brain that was being used to rest. Deactivating then reactivating the brain resets the brain's ability to focus and pay attention, resulting in improved mental focus when employees return from their breaks (University of Illinois at Urbana-Champaign, 2011). Walking, exercising, connecting with nature or going outside, having lunch or a snack, drinking a beverage, taking a few deep breaths, meditating, or getting creative are all ways to deactivate and reactivate one's attention.

For the complete text go to: <https://workplace.msu.edu/breaks-during-the-workday/>

Resources:

Tork. (2018). *Take back the lunch break survey findings*. <https://cdntorkprod.blob.core.windows.net/docs-c5/763/185763/original/tork-takes-back-survey.pdf>

University of Illinois at Urbana-Champaign. (2011, February 8). Brief diversions vastly improve focus, researchers find. *ScienceDaily*. <https://www.sciencedaily.com/releases/2011/02/110208131529.htm>.

Gut Health and Mental Health Connection

Each of us has a unique make-up of microorganisms in and on our bodies. The term gut microbiome or gut microbiota refers to our body's largest group of microbes - around 4 pounds of them with 100 times more genes than that of our human genome. They exist in our gastrointestinal system and consist of different types of bacteria, viruses, and other microorganisms. These differ greatly for each of us based on things such as exposures at birth, genetics, environment, medication use, age, and diet.

You may be familiar with associations between gut microbiota and health. Extensive research over time has discovered how gut microbiota plays many important roles including aiding in the resistance of pathogens, stimulating our immune system, and helping with digestion, metabolism, and regulating inflammation. Disturbances or imbalances in gut microbiota have been linked with gastrointestinal conditions such as inflammatory bowel disease (IBD), irritable bowel syndrome (IBS) and the development of diseases, such as obesity and type 2 diabetes, eczema and allergic diseases.



Now evidence is mounting and helping us better understand how the microbes in our gut are also connected to our brain. Communication between the central nervous system, the intestine and the microbiota occurs through what is called the Gut-Brain Axis. This interaction between the brain and gut microbes takes place in three ways:

1. Communication through molecules carried in the blood. Microbes influence these chemical messages.
2. Interaction between microbes and the gut's special nervous system - enteric nervous system. This system has a direct, two-way connection with the brain through the central nervous system.
3. Responses to gut microbes through the immune system of the gut wall and the body's other immune components that affect the brain and organs.

Our gut's ecosystem begins at or soon after birth, so a mother's gut health can strongly influence the infant's. For example, maternal obesity, diabetes, diet, stress and immune activation have been linked to neuropsychiatric, behavioral and disease risk in the infant later in life.

Studies have also found associations of low diversity of gut microbes in humans and various behaviors, such as lower emotional reactivity, sadness, anxiety and depression; or the presence of certain types or amounts of microbes tied to personality traits, behaviors and mental conditions such as openness, agreeableness, conscientiousness, empathy, emotional well-being and social interaction. Abnormal quantities of certain microbes are also tied to specific conditions such as ADHD, schizophrenia, Alzheimer's disease, Parkinson's disease and other neurovascular diseases. In addition, the presence of certain pathogens and infections they cause have been linked to affecting personality traits along with connections to mania and schizoaffective disorders, cognitive impairment, anxiety and obsessive-compulsive disorder.

One of the ways we can positively influence the make-up and functioning of our gut microbiota that influences our physical and mental health is through the consistent choices of foods we eat. Various studies have shown dietary patterns of plant and fiber rich food choices are coupled with a more diverse and distinct gut microbiota. Diets consisting of highly processed, low nutritional quality foods can decrease microbial diversity and disrupt their balance.

Diet may also play a role in reducing symptoms of existing conditions. For example, a recent study showed kids with ADHD who consumed more fruits and vegetables had less severe symptoms of inattention.

There is much more to learn and many more questions to be answered. However, there is also promising potential for our gut microbiome to be a factor in diagnosis, treatment and prevention of mental health issues.

Summer Meals with your Kids

Summer months can provide the unique challenge of finding ways to keep your kids busy and entertained while they are home alone. Planning out their food can be an even bigger stressor. Here are some meal ideas for you and your family to try this summer!

Lunches that kids can make themselves:

1. [Strawberry & Peanut Butter Wraps](#): Slather peanut butter (or another butter substitute) on a whole-wheat tortilla, sprinkle with diced strawberries, and wrap it up like a burrito
2. Pita Pockets: Whip up some [egg salad](#) or [chicken salad](#) the night before. Then your kids can put a few spoonfuls into each pocket.
3. [Sub Sandwiches on a stick](#): Put together a stack of fixings (chunks of cheese, cherry tomatoes, cubes of thick bread, pickles, rolls of salami) and let your kids slide them all onto a skewer.



Lunches that are best served immediately:

1. [One-Pot Mac & Cheese](#): This recipe will save you time on dishes, has real cheese, and a secret ingredient for a little more flavor. If you are home with your family, you can make it together or if your kids are old enough to use the stove, leave them the recipe to make themselves!
2. Cutting Board Buffet: This recipe will also save you some time on dishes! Chop up fruits and vegetables like carrots, cucumbers, olives, strawberries, bananas, cheese and crackers and serve the whole thing right on the table!
3. [Frozen Fruit Cups](#): You can create your own fruit cup, or use a premade fruit cup for this recipe. Just set the fruit cups in the freeze and you have a fruity popsicle when you are looking for a snack to help cool you down.
4. [Calzones](#): Everyone in the family can create their own calzone with this recipe! Keep some chopped vegetables on hand that can be served on the side!
5. [Fresh and Fruity Water](#): If you are looking to cut back on juice and soda but still want a flavorful drink option, try these recipes for some fruity flavored water!



For these recipes and more go to: <https://www.foodnetwork.com/fn-dish/recipes/2015/05/12-summer-lunches-for-kids-that-take-advantage-of-eating-at-home>

Program Highlights

Aging Mastery Online (Zoom) class series – We are taking a different approach to this program starting this fall. We will meet every other week from October 2022 to February 2023. We will cover the ten chapters provided by the National Council on Aging along with some bonus information. Aging Mastery Program® (AMP) was developed by the National Council on Aging (NCOA) and has been successful at helping older adults build their own playbooks for aging well. For more information, call or email your local extension agent (contact information listed on the first page).



Upcoming Events!

- Phillips County Fair – July 25th-30th at County Fairgrounds in Holyoke: Open Class entries Wednesday, July 27th 1:00-6:00 p.m.
- Kit Carson County Fair – July 25th-30th at County Fairgrounds in Burlington: Sedgwick County Fair – July 23rd – July 30th at County Fairgrounds in Julesburg: Quilts entries Saturday, July 23rd 9:00-10:00 a.m., Open Class entries Monday, July 25th 11:00 a.m. to 2:00 p.m., Floral entries Wed. July 27th 8:00-10:00 a.m., Garden entries Thursday, July 28th 8:00-9:30 am
- Eastern Colorado Roundup (Washington County) – July 25th-30th at County Fairgrounds in Akron: Open Class and Horticulture entries Tues. July 26th 1:00-6:00 p.m.
- Logan County Fair – July 28th – August 7th: Open Class entries must be pre-entered by July 22nd online at <http://bit.ly/LoganCountyFairEntry> For more info: www.lcfair.org/
- Morgan County Fair – July 29th – August 4th at Morgan County Fairgrounds in Brush: Entries for Open Class Home Economics are accepted Thursday, July 28th from 6:00-8:00 p.m. and again on Friday, July 29th from 8:00-11:00 a.m.
- Yuma County Fair – August 3rd – 8th at County Fairgrounds in Yuma: Open Class entries Wednesday, August 3rd 3:00-6:00 p.m. and Thursday, August 4th 7:30-9:00 a.m.
- ServSafe Food Handlers Training –
 - Monday, August 29th from 9:00 a.m. to 3:00 p.m. at the Washington County Event Center in Akron. Contact Joy Akey at 970-332-4151 or joy.akey@colostate.edu for more information.
 - Wednesday, September 14th from 9:00 a.m. to 3:00 p.m. at the Burlington Community Center. Contact McKayla Stephen at (719) 346-5571 or mckayla.stephen@colostate.edu.
- Be sure to check our Facebook page listed below to stay up to date on all our upcoming events.



CSU Extension – NE Colorado FCS: <https://www.facebook.com/CSUExtensionNortheastFCS>

CSU Extension – Phillips County: <https://www.facebook.com/PhillipsCountyExtension/>

CSU Extension – Logan County:

<https://www.facebook.com/csuentensionlogancounty/?tn=%2Cd%2CP-R&eid=ARCS5-NbtiQryVnN5X5I3c5--hwVu-1ZfnhynwZsPotP7AZIVStJaoCEoaVYzZjBFhCH0tHJLHaJxQuQ>

CSU Extension – Morgan County: <https://www.facebook.com/extensionmorgancounty/>