

# March-April, 2024

## Small Amounts Matter



Sometimes the smallest of things can have the greatest impact. This certainly holds true when it comes to developing a habit to save. The power of saving can provide things like a cushion when life's unexpected happens, money set aside for birthday and holiday gifts, making a purchase without going into credit card debt and paying high interest, providing a down payment on

a car, a way to afford that dream vacation, and peace of mind.

One of the easiest ways to save is automatically. Saving automatically is simply a way to save at regular intervals such as monthly, weekly, or daily. There are several ways to do this including:

- 1. **Split to Save** ask your employer to transfer a certain amount from your paycheck each pay period to a retirement or savings account. This can usually be set up through your employer's direct deposit.
- 2. **Auto-transfer** Every payday your financial institution transfers a set amount from your checking account to your savings or investment account.
- 3. **Scheduled transfer** Schedule a day of the month or a regular interval, such as every 2 weeks, to transfer a set amount from your checking account to your savings or investment account. This can be set up through your financial institution.
- 4. **Save loose change** Each day put your loose change from your pocket or purse in a jar and don't spend it. As your jar gets full, take it to the bank or credit union and deposit it into your savings account.

If you are at a point in life where you are reducing debt and don't feel like you have any excess to save, remember even the smallest amount makes a difference. Your deposits add up over time.

For more savings ideas and more information or to take the America Saves Pledge, visit America Saves at <a href="https://americasaves.org/">https://americasaves.org/</a>.

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## **Encouraging Healthy Habits**

Childhood obesity is on the rise and continues to increase each year. Approximately 1 in 5 children ages 2-19 are considered obese. There is no single cause, but a complex interconnection between many varied factors. Contributing factors include genetics, behavior, environment, and certain socio-demographics such as ethnicity and income level. While we cannot control genetics, parents and caregivers can help curb behaviors and environment that play a role in childhood obesity. We can encourage our children to lead active lifestyles limiting the amount of screen time whether it be video games, television,



computer screens, or phones. By modeling this same behavior with our children, it not only helps them lead an active lifestyle, but helps us as adults as well. Sedentary behaviors can easily be replaced with physical activities like playing outdoors, visiting the Rec Center for swimming or court games, or family walks/hikes/games. Limiting the screen time often limits the advertisement times, which can entice us to eat or snack more frequently and are commonly very processed foods or not nutrient dense options. We are also able to help them develop healthy eating habits that not only help maintain their adolescent weight, but more importantly a healthy adult lifestyle and mindset too.

The increased risk adolescent obesity plays in their future weight as adults is a direct correlation. Being overweight as a child increases the risk for certain medical and psychological conditions as well. Children are more likely to exhibit risk factors for cardiovascular disease, high blood pressure, high cholesterol, and type 2 diabetes compared to other adolescents the same age with a healthy weight.

Modeling healthy eating habits as an adult is an important strategy when encouraging children to eat healthy too. Eating a variety of fruits, vegetables, whole grains, lean proteins, and low-fat dairy helps ensure our children are getting a well-balanced diet and the diverse nutrients needed for proper growth and development. Teaching our children about a colorful plate and a well-balanced diet can be very helpful. MyPlate | U.S. Department of Agriculture Being a good role model with our eating habits as well as eating together has been shown to increase fruit and vegetable consumption and decrease the 'junk food' temptations when healthier options are on the table. It is important to limit the consumption of sugary beverages our children are consuming, as it is so prevalent in their daily lives. Prepackaged and processed foods along with added sugar products are also something to avoid when shopping for our families.

Taking our children to the grocery store with us and talking about the importance of reading food labels is another essential skill to teach our children. By teaching them what to look for and limit intake of sodium, fat, carbohydrates and paying attention to serving sizes, can help establish lifelong habits that can help them lead to a healthier future. By using the serving size on the labels, we can educate our children about portion sizes and the importance of sticking to small to moderate portions. This will help them have a sense of self-regulation and internal cues to whether they are hungry or full. Mindful eating is important and can help reduce overeating.

Use the nice weather and longer days to implement physical activity with your family, look at your daily diet and see how you can adjust it, and be mindful of sedentary time at home to help improve not only your own lifestyle, but your child's healthy habits too. Eating a diverse diet, increasing exercise and mindful habits, can help our children not become a rising statistic!

#### Additional Resources:

- -We Can! (Ways to Enhance Children's Activity & Nutrition) is a website that provides parents, caregivers, and community resources aimed at preventing childhood obesity. Helpful information that highlights reducing screen time, increasing physical activity, and healthy eating is provided. For more information, visit their website at: <a href="https://www.nhlbi.nih.gov/health/public/heart/obesity/wecan/">www.nhlbi.nih.gov/health/public/heart/obesity/wecan/</a>.
- -Healthy Children, American Academy of Pediatrics promotes proper nutrition and healthy living for various life stages, from infants to young adults. This website also has great suggestions for physical activities that include both children and adults. For more information, visit the website at: <a href="https://www.healthychildren.org/English/health-issues/conditions/obesity/Pages/default.aspx">https://www.healthychildren.org/English/health-issues/conditions/obesity/Pages/default.aspx</a>



## **Natural Versus Refined Sugar**



We often hear lots of concern about sugar when considering a healthy diet. The good news is, we do not need to cut out sugar completely! The key is to know the difference between natural and refined sugar. Natural sugar is the sugar that naturally occurs in food like fruit. Refined sugar comes from a natural source, such as sugar beets, but then is refined so only the sugar remains, like granulated sugar or corn syrup.

Foods high in refined sugar, such as candy, cookies, and cakes, contain most or sometimes even over the recommended amount of sugar that should be consumed in the entire day. Eating these foods regularly can lead to weight gain, heart disease and other chronic conditions. When we eat refined sugars, it leads to a rapid increase in blood sugar levels, which over time may lead to insulin resistance. Foods high in refined sugars should be limited to an occasional treat.

Foods with added sugar should be minimized. Examples of these include yogurt with added cane sugar, granola bars with honey or syrup, or flavoring you might add to drinks. As you are buying groceries or meal planning, pay attention to the nutrition labels on products. Being mindful of the amount of sugar in each food item and comparing that to the maximum amount of sugar recommended (no more than 9 tsp or 36 gm for men and 6 tsp or 25 gm for women) can be helpful.

Natural sugars are not something you should be too concerned about. These sugars will be found in fruit, vegetables, dairy products, and whole or minimally processed carbohydrates (think brown rice or whole grain pasta). They contain other components in them that slow down how quickly the sugar is digested, which can prevent the rapid spike in blood sugar refined sugars cause. Plant-based foods come with fiber and dairy comes with protein.

Another thing to consider when looking at your sugar intake is artificial sweeteners. These may also be called nonnutritive sweeteners and are created from chemicals. The result is a product that is between 200 and 700 times sweeter than table sugar. While these sweeteners do not have any calories or sugar, they also lack any beneficial nutrients such as vitamins, fiber, minerals, or antioxidants.

The best way to ensure you are eating sugar in a way that works for your body is to eat mostly whole foods. Eat lean proteins with vegetables, fruits, whole grains, nuts, beans, and seeds. These foods contain a mixture of nutrients that digest more slowly and keep blood sugar levels stable. Packaged foods have often been stripped of these extra nutrients and more sugar is added to increase their appeal and make you want more.

Sources: <a href="https://www.mdanderson.org/cancerwise/natural-versus-refined-sugar--what-s-the-difference.h00-159465579.html">https://www.mdanderson.org/cancerwise/natural-versus-refined-sugar--what-s-the-difference.h00-159465579.html</a>

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### **Benefits of Growing Indoor Plants**

Do you ever have a sense of calm when you are out in nature or working in your garden? Biophilia is the innate love of living things, both animals and plants. Plants can enhance your quality of life by improving your health and wellbeing. There are many benefits of having living plants in your home or office.

**Reduce Stress Levels** – Some studies show plants help lower your stress because they help you feel more comfortable, soothed, and natural. Being able to step away from the stressors and focus your attention on your plants provides space and creates positive sensory stimulation. This in turn lowers your stress levels and anxiety.

Improves Your Mood – Plants can have a positive impact on your brain and can help boost your mood. Incorporating plants into your home will help battle the winter blues and brighten your day when a new shoot starts or flowers begin to bloom. Plants can also be seen as another living companion, and more than half of plant owners admit to talking to their plants.

**Therapeutic** – Caring for plants for treatment and rehabilitation is called horticultural therapy. This therapy can help people who are struggling with mental health or disabilities, allowing the individual to process challenges and shift their focus to being in control. Some people stated they recovered from an illness quicker with indoor plants compared to others without plants.

Healthy Additions to Your Diet – Microgreens are young seedlings of vegetables and herbs. These small shoots are richer in nutrients and antioxidants compared to fully grown vegetables. Cultivating microgreens are ideal for home gardening where you have limited space. Microgreens have a rapid growth cycle where you can harvest in 1-3 weeks. Indoor herb gardens fill your home with fragrance and greenery. These herbs allow you to enjoy fresh produce year-round. Growing microgreens or an indoor herb garden gives you the freedom to add flavor and healthy options to your diet.

**Tools to Teach Young Children** – Plants can be a wonderful tool to educate young children. It takes time for plants to start growing or produce flowers, so children will learn about patience. But these amazing changes can be observed by young eyes and hands as plants begin to grow. Children can be given daily tasks of watering and caring for the plant which teaches responsibility. Growing plants can be great conversation starters, topics for journal entries, or ideas for drawing pictures. Children learn where some of their food comes from, and they might be more willing to try new foods if they grow them in their garden.

So, what are you waiting for? Bring nature inside and liven up your indoor space with a plant. Plants can make you happier and healthier. You will see and experience many benefits to your mind, body, and wellbeing. *Low-maintenance house plant options:* 

Succulents, Philodendron, Dracaenas, bamboo palms, spider plant, rubber tree, Fiscus tree, and ferns Other things to consider:

It is important to know which plants are toxic if you have children or pets in your home. If you have allergies or asthma, keep in mind that some plants may aggravate your symptoms.

#### Resources:

The Argument for Houseplants - <a href="https://extension.psu.edu/the-argument-for-houseplants">https://extension.psu.edu/the-argument-for-houseplants</a>
Four Benefits of Houseplants - <a href="https://extension.sdstate.edu/four-benefits-houseplants">https://extension.sdstate.edu/four-benefits-houseplants</a>



## **Spring Cleaning Your Finances**



We often hear about deep cleaning our houses in spring to get a fresh start before our summer activities start. This can also be a great approach to handling your finances. Filing taxes may bring some financial questions to mind and have you consider re-evaluating your budget. Even if your taxes did not bring any new information to light, having a better idea of your finances can help you save and plan for summer activities, ensure you are recovering or have recovered from any excess

spending around the holidays, and that you have a budget that is working for you. Check out these tips to see how you can spring-clean your finances.

- Make cleaning finances a priority. We are all busy, and let's be honest, there are always going to be more interesting things to do. However, evaluating finances at least once per year can ensure you are still working toward the right goals in a way that works for you.
- Transfer money to savings. When evaluating your financial standing, it can be helpful to include savings in your budget. You can even set up an automatic transfer, so a portion of your paycheck goes directly into savings when you get paid.
- Assess bill payments and schedules. Make sure your current system for paying bills is working for you. It may be helpful to set up automatic payments to avoid late fees. Many creditors may allow you to change your due dates, so they align with your pay schedule.
- Pay off small debts. If you can pay a little extra on some smaller loans, you can eliminate one expenditure a little faster, giving you extra money to include in your budget. Paying something off may also build momentum for you to make even more financial strides.
- Consolidate debt. If you have multiple loans from different lenders, consider consolidating them to simplify managing multiple accounts. Check with your lenders to see how consolidating may affect your interest rates or other loan terms to determine if this is the right choice for you.
- Review your account benefits. Look at your savings, checking, credit card and loan accounts. See if they offer any benefits such as low or no fees, cash back rewards, zero-percent interest charges, travel rewards, or other features that might improve your financial situation. Once you have assessed these, consider how consolidating or eliminating certain accounts may benefit you.
- Check your credit reports. An annual credit check gives you an idea of how your credit score has changed and ways you may be able to improve your credit. You can access your credit report annually from each of the three credit bureaus (Equifax, Experian, and TransUnion) for free!
- Update your budget. As you consolidate accounts or pay off debts, your budget is likely to change. If you find yourself with extra funds after paying bills, reallocate them in your budget.

You may find spring-cleaning your finances can bring benefits beyond your bank account. It can provide peace of mind and a sense of clarity as you move forward. Make this an annual priority to continue seeing the benefits.

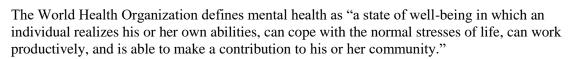
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Additional Resources: https://extension.colostate.edu/topic-areas/family-home-consumer/



#### **Mental Health First Aid**

Throughout life, we encounter situations that can bring us happiness, challenges, and changes for better or worse. While most people have a general idea of whether they are content in their day-to-day lives, some may not fully understand what mental health entails or how to help someone who may be struggling.





When we think about mental health, we may describe good mental health as having a positive outlook for the future, healthy relationships, and a healthy sense of self. However, many struggle with mental or emotional health, which often leads to negative thoughts about the world, others, and themselves. Typically, those struggling with mental health desire to have a positive outlook but struggle to find inner peace. According to the National Institute of Mental Health, one in five adults in the U.S. are affected by a mental health issue. Yet many will not seek out the professional help they need, partially due to the stigma that surrounds mental health. This is when the Mental Health First Aid training program can step in. The program teaches individuals how to provide initial support to someone experiencing a mental health crisis or developing a mental health problem. It plays a crucial role in bridging the gap by increasing awareness, reducing stigma, and empowering individuals to provide immediate support to those in need.

Mental Health First Aid teaches a five-step action plan known by the acronym ALGEE to help individuals respond effectively to someone experiencing a mental health crisis or developing a mental health problem. ALGEE stands for:

- 1. **Assess the Risk of Suicide or Harm:** The first step involves assessing the immediate risk of harm to the person. This includes identifying any signs of suicidal thoughts, self-harm, or dangerous behavior. It is crucial to prioritize safety.
- 2. **Listen Non-judgmentally:** Actively listen to the person without passing judgment. Provide a supportive and empathetic environment for them to share their thoughts and feelings. This step helps in building trust and connection.
- 3. **Give Reassurance and Information:** Offer reassurance to the person that help is available and that they are not alone. Provide information about mental health and available resources. This step aims to reduce anxiety and encourage the person to seek professional help.
- 4. **Encourage Professional Help:** Encourage the person to seek professional help from a mental health professional or a healthcare provider. Provide information about available resources such as counseling services, helplines, or support groups.
- 5. **Encourage Self-Help and Other Support Strategies:** Support the person in developing coping strategies and self-help techniques. Encourage them to engage in activities that promote mental well-being. Additionally, involve friends, family, or other support networks in the person's journey to recovery.

These five steps are designed to guide individuals through a supportive and structured approach when assisting someone in a mental health crisis. Mental Health First Aid, like physical First Aid, aims to provide immediate support and assistance to individuals experiencing mental health challenges or crises.

Mental Health First Aid builds a more compassionate and understanding community by equipping individuals with the skills to recognize, respond to, and support those experiencing mental health challenges. It emphasizes the importance of early intervention and underscores the idea that mental health is as important as physical health.



If you are interested in being trained in Mental Health First Aid, please visit <a href="https://www.mentalhealthfirstaid.org/take-a-course/">https://www.mentalhealthfirstaid.org/take-a-course/</a> to locate a training course near you.

#### Resources:

https://www.cdc.gov/mentalhealth/learn/index.htm

https://www.mentalhealthfirstaid.org/

Local Resources:

Resources - Colorado State University Office of Engagement and Extension (colostate.edu)

https://www.campforhealth.org/

**Community Health Centers** 

https://col.st/oql0F

https://health.colostate.edu/stress-management/





Life is busy. School, work, sports, meetings, and other events tend to suck us into a state of go-go-go and the small but important things can get overlooked. One example is family meals. Research suggests having regular meals together as a family lead to physical, mental, and emotional benefits. Better school achievement, higher self-esteem, decrease in high-risk behaviors, healthier eating habits, and stronger communication skills are just a few.

Although getting everyone to the table at once on a regular basis can be a bit challenging, the benefits are worth it. Here are some tips to help.

- Aim for at least four meals a week to eat together. Although we often think about dinner as the family meal, breakfast or lunch can fit too. Make it an expectation so it helps everyone prioritize.
- Make it enjoyable. Mealtime is the most reliable way for families to connect and find out what's going on with each other so keep the conversation positive and avoid topics that may be embarrassing or triggering. A themed meal such as putting out chopsticks for an Asian inspired dish or a picnic out on the back yard can add some enjoyment.
- Having a "starter" question to begin the mealtime conversation can create great memories and spark discussions. Here are some ideas:
  - o If you could be president, what is the first thing you would do?
  - o What made you laugh today?
  - What was the nicest thing you did for someone today?
  - What is one thing you are grateful for today?
  - o If you had one superpower, what would it be and how would you use it?
  - o What is your opinion on <u>name a current event ?</u>
- Turn off the TV, mobile devices, etc. to avoid distractions.
- Cook and clean up as a family so everyone is included in the process.
- Experiment with fun recipes, create your own, or rotate your family members' favorites. Meals don't need to be fancy, gourmet or complicated. Combining food, fun and conversation is the key.



## **Program Highlight**

This fall, CSU Extension will be putting together a Northeast Colorado Women's Health Summit. Our goals for this summit are to empower people to make positive changes in their lives and in their communities, advance equitable access to essential rural women's health education, create an opportunity for rural women to convene and discuss women's health, and collaborate with community partners to increase awareness of services and supporters available in our region. We are looking for your help to identify topics, local experts, and potential barriers to this summit. If you have ideas, please fill out the survey at the end of this newsletter or at <a href="https://col.st/6pWIz">https://col.st/6pWIz</a> and return it to your local Extension Office by March 31st. Then, stay tuned for more information on this event!





# SCAN THIS QR CODE TO GO TO OUR DIGITAL SURVEY

## **Upcoming Events!**

- Morgan County Matter of Balance
  - Every Tuesday and Thursday morning from April 23 May 16 at 9:30 at the Gene Doty Senior Center in Fort Morgan. Contact Katie Seelhoff to RSVP (970) 354-8544.
- ServSafe Handler Training
  - Wednesday, March 6<sup>th</sup> from 9:00 a.m. 3:00 p.m., Logan County Extension Office. For more information or to register, contact Joy Akey at (970) 332-4151 or <u>joy.akey@colostate.edu</u>.
- Spanish ServSafe Handler Training
  - Tuesday, April 9<sup>th</sup> from 9:00 a.m. 3:00 p.m., Morgan County Fairgrounds. For more information or to register, contact Joy Akey at (970) 332-4151 or joy.akey@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: <a href="https://www.facebook.com/CSUExtensionNortheastFCS">https://www.facebook.com/CSUExtensionNortheastFCS</a>

CSU Extension – Phillips County: <a href="https://www.facebook.com/PhillipsCountyExtension/">https://www.facebook.com/PhillipsCountyExtension/</a>

CSU Extension – Logan County: <a href="https://www.facebook.com/csuextensionlogancounty/?\_tn\_=%2Cd%2CP-">https://www.facebook.com/csuextensionlogancounty/?\_tn\_=%2Cd%2CP-</a>

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

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## 2024 Northeast Colorado Women's Health Summit - Community Interest Survey

CSU Extension in Northeast Colorado is bringing the first Rural Women's Health Summit to our region in October 2024. We need your help to identify the topics you care about most.

This will be an affordable one-day event with a focus on community as the primary audience. This event is being planned by county and regional Extension specialists from across Northeast Colorado after receiving many requests for access, education, and support on women's health topics in our communities.

Requests have included: Mental Health (general), Maternal Mental Health, Pelvic Floor Health, Menopause, Body Image, Lactation, Osteoporosis, Women's Empowerment, Domestic Violence and many others.

This is not an exhaustive list of topics possible. Please share your biggest interests and we will use this data to prioritize topics for the summit.

#### Goals for the event:

- 1. Empower people, individually and collectively, to make positive changes in their lives and in their communities by fostering a culturally responsive and linguistically diverse learning environment.
- 2. Advance equitable access to essential rural women's health education by collaborating with professional experts and community members with lived experience.
- 3. Create an opportunity for rural women to convene and discuss women's health in an innovative and supportive environment.
- 4. Collaborate with community partners to increase awareness of services and supports available in the region.

Thank you for your time!				
What topics are you most interested in learning about?				
Rank your preference for the following presentation types  Expert Lecture  Panel Discussions  Hands-On Activities  Training (mental health, basic first aid, etc.)  Art Exhibit (Community & Professional Submissions)  What ideas do you have that could add value to the event?				

Do you have any transportation, et		y impact your ability to participat	e? ie. childcare, registration cost,
Language Access	s is important to	us. What language are you mos	t comfortable speaking and learning in?
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		Extension Office by <b>March 31</b> .	
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