

Living Well

FAMILY AND CONSUMER SCIENCES NEWSLETTER FOR NORTHEAST COLORADO



July-August, 2024

Identifying Your Financial Personality

Understanding someone's upbringing, personality, and current life situation can have a huge impact on the way a person handles their finances or their financial personality, whether they realize it or not. The process below will help a person identify their current financial personality and set goals to improve it.

Identify your Values and Beliefs -- Values often reflect a person's upbringing and can be influenced by important historic events and people in their life. If you come up with a large list of values, try to identify just a few that really encompass who you are. Beliefs also tend to be a result of life experiences and the people around us. These should be linked to your values. For example, someone who values security may believe that saving money will bring them security or someone who values happiness may believe that material items will bring them joy.

Consider your attitude and expectations – Your attitude reflects your mood, opinions, and expectations. Simply having a bad attitude about money can lead you to make poor financial decisions, so check your attitude and try to think more positively if necessary. Along with a positive attitude, having realistic expectations about being able to achieve goals is especially important. Having unrealistic expectations can lead to stress and frustration while having low expectations may prevent someone from having the highest degree of success possible.

Evaluate your emotions – Money can be an extremely emotional subject leading to feelings of embarrassment, happiness, guilt, etc. Some people may try to satisfy their emotional needs with money. Knowing how you may handle your emotions can help you to identify spending habits you may have. Also think about the influences you had growing up that taught you how to financially handle your emotions.

Once you have finished this process, make a pros and cons list for how these areas may impact your financial decisions. Take a good look at the items on your cons list and use them to create goals for spending going forward. This activity is intended to bring light to habits you may not be aware of, so it is important to really think about what changes you would like to make and continue making them a priority. In addition, it can be helpful to repeat this activity occasionally so you are aware of any changes in your financial personality.

Source: <https://morgan.extension.colostate.edu/wp-content/uploads/sites/28/2023/10/July-August-2023-Final.pdf>

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Using Farmers' Markets to Diversify Diet



Farmers' markets and produce stands are becoming increasingly popular and offer many benefits to community members. Not only are they a wonderful place to support local agriculture, but they provide opportunities to choose fresh produce and try novel items. Whether you have access to produce from your own garden or a local farmers' market, it is important to get a variety of colorful fruits and vegetables into your daily diet.

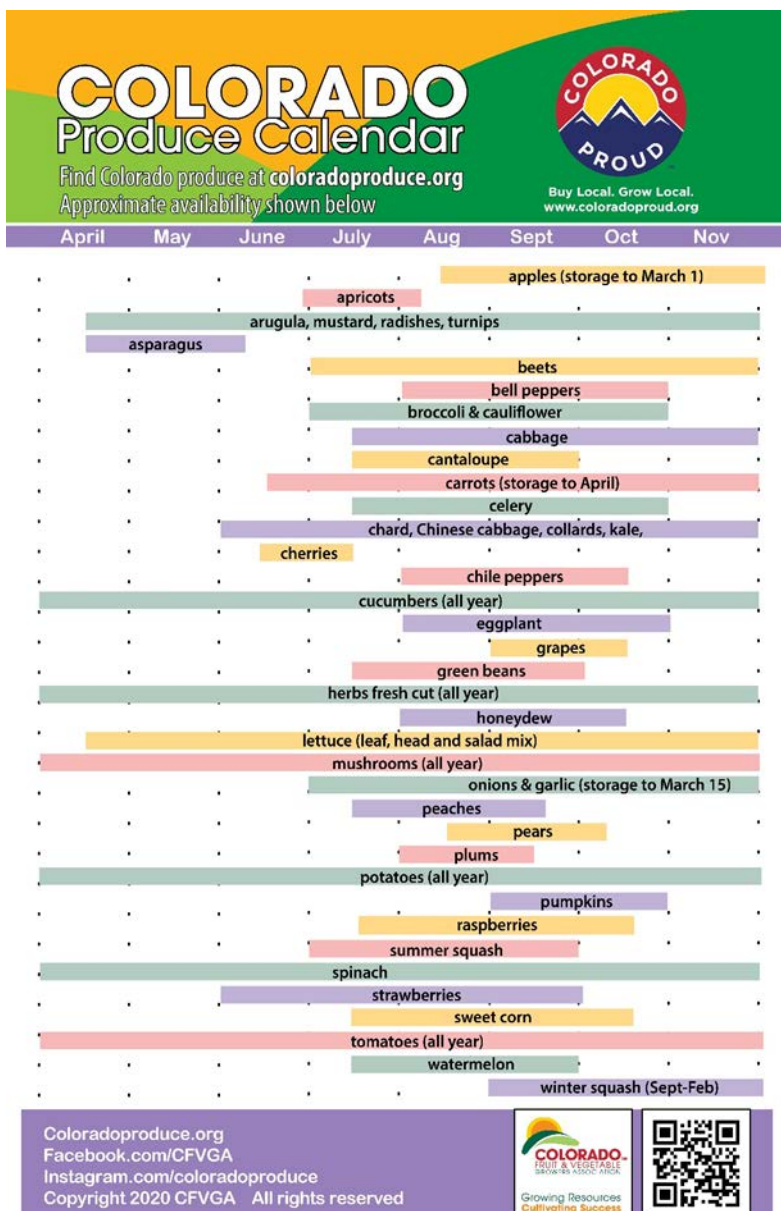
Colorful Diet

When we choose a greater variety of healthy foods in our daily diets, we get a larger chemical diversity. Focusing on whole foods and eating with moderation in mind is a healthy habit worth starting. The spectrum of colors in all plant foods come from phytonutrients. These naturally occurring plant chemicals work synergistically with vitamins, minerals, and fiber to reduce your risk for chronic disease. People who eat fruits and vegetables as part of an overall healthy diet are likely to have a reduced risk of some diseases. Vegetables provide nutrients vital for health and maintenance of the body.

Eating foods that are lower in calorie per cup such as vegetables and some fruits, instead of other high calorie foods is one way to lower your calorie intake. Eating a diet rich in vegetables and fruits may reduce the risk for heart disease, including heart attack and stroke and may protect against certain types of cancers.

Farmers' Markets

We are lucky in Colorado to have an abundance of quality produce grown here.. It may be worth the trip to a larger farmers' market outside of your community to find other locally grown produce in specialized areas that are ripe before your garden is ready. When doing so, consider buying in bulk and sharing with a friend or neighbor but also preserving the bountiful harvest for healthy food throughout the year. Visit Colorado State University Extension's Preserve Smart website or app to access tested preservation recipes for over fifty types of fruits and vegetables and information on elevation for your location. Making a farmers' market trip a family affair can be an excellent educational opportunity for your child to learn more about healthy eating along with varieties of produce. Not only can healthy habits be instilled in children, but also maybe spark a love for agriculture and producing their own garden or farm someday. If kids can sample items before purchasing like many farmers markets allow, they might find they genuinely like the flavor of that unknown item they had never tried before. There is a sense of buy in and ownership in the meal when they take it home and help make it for dinner too! Visit Colorado produce.org to view the Colorado Produce Calendar and to find the availability of locally grown products.



County Fair Survival

It is county fair season once again! Whether you are planning to exhibit or just going for a visit, there are lots of things to keep in mind to make your time successful.

First and foremost, you can expect heat during your local county fair and this can add some stress to your fun activities if you aren't prepared. Typical temperatures during the end of July and beginning of August range from a low of 85 degrees to a high of 100+ degrees. To ensure a less stressful week, pack sunscreen! It's important to consider the sun protector factor (SPF), and to reapply throughout the day because one application will not protect your skin all day.



Throughout the day and in-between sunscreen applications, you'll want to find some water. Staying hydrated is the only way to beat the extreme heat on top of keeping up with the activities each day. Water is the best way to hydrate. Drinking enough water and eating regularly will keep you hydrated and maintain your electrolyte balance on hot sweaty days. Sports drinks can contain unnecessary sugars or caffeine which isn't beneficial on a hot day. Some county fairs have bottled water available that is sponsored by a local business, but it might be a good idea to pack your own cooler with water.

Packing some snacks might be helpful whether you are participating in the fair as a spectator or an exhibitor. There isn't always time to run to a vendor throughout the day between classes in the shows or interview judging. By packing healthy snacks you can provide a healthy option for your family as well as helpful for your pocket book. Budgeting early for fair is also a good idea, knowing there are events throughout the week that will cost and are outside of your normal weekly expenses such as ticketed events, rides, or an added meal eaten out. If you plan on having meals at the fair, don't forget cash! Some vendors are equipped with the ability to take cards, but most still only take cash. It might be helpful to bring a reusable bag as there are many vendors handing out information or giveaways along with opportunities to purchase items, and a bag will aide in carrying items around all day.

Among the exhibits, you will likely be around livestock of all types and sizes, so choose some closed toed shoes for the week even if you are only a spectator. Most exhibitors have dress codes, so check those out if you haven't already.

Something to keep in mind throughout the week of fair is everyone is hot, and many people have been at the fair all week running on fumes. Be patient and kind to your neighbors. To all the parents keeping track of kids and staying on top of all the activities, remember in order to take care of them, you have to take care of yourself. If you feel like you are forgetting something, check in with the fair office and they will be happy to help you!

Source: www.cdc.gov/niosh/mining/userfiles/works/pdfs/2017-126.pdf

Prepare for Canning Season



There are many reasons people preserve food at home through canning - rising food costs, ability to use locally grown foods, higher quality and taste, and helping prevent food waste to name a few. Planning now will help you be prepared for preserving food this fall.

There are two approved methods of canning: boiling water canning used for high-acid foods such as fruits, pickles, jams and jellies, and pressure canning used for low acid foods like green beans, meat, and carrots. It is critical the correct canning method is used to help ensure the food you are preserving is safe.

Check canning supplies before the season starts and have your dial pressure canner gauge tested through your local CSU Extension office. Gauges off by more than 2 pounds need to be replaced. Weighted gauges do not need to be tested for accuracy. Check the gasket and replace it if it is stiff or stretched. It is a good idea to replace the rubber safety valve too when the gasket is replaced. Also be sure you have an adequate supply of canning flats and canning jars free of knicks or chips.

Avoid common canning mistakes, some of which are potentially deadly from botulism due to under processing or low acidity, such as...

- Making up your own or revamping a canning recipe. Without scientific testing, there is no way to know the acidity level or processing time the product needs to be safe.
- Adding extra starch, flour or other thickener to a recipe. This slows the rate of heat penetration into the product and can lead to undercooking and potential botulism-producing conditions.
- Adding extra onions, chilies, bell peppers or other low-acid vegetables to salsas. Extra vegetables lower the acidity which can make the product dangerous.
- Using an oven, microwave, dishwasher or open kettle canning methods leads to the product being under-processed because air is not as good of heat conductor as water or steam. These unrecommended methods can also lead to jar breakage or exploding.
- Not making altitude adjustments. Temperatures for boiling point become lower as the altitude becomes higher. Canning recipe times and pressures are based on sea level, so boiling water canning recipes require more processing time and pressure canning recipes require adding more pounds of pressure to avoid products from being under processed at higher altitudes.
- Not venting the pressure canner. Lack of venting can cause air pockets/cold spots which will not reach as high a temperature as needed.
- Cooling the pressure canner under running water. Recommended processing times include the residual heat during the normal cool down period as part of the canning process. Hurrying this process will result in under processed food and may also cause liquid to escape from the jars and jar breakage.
- Canning products not backed by science, such as canning butter, hydrated wheat kernels, quick breads, and dried beans (kidney, pinto, etc.) before hydrating. Assuming canned items are safe because the jars seal. The vacuum sealing process is related to the negative pressure inside the jar as the jar cools and the contents shrink. Just because the jar seals does not guarantee the food product is safe if an unapproved recipe, improper processing times, or other unsafe methods were used.

For accurate information, resources and recipes, refer to the National Center for Home Food Preservation at <https://nchfp.uga.edu/>, Colorado State University Extension at extension.colostate.edu, or Preserve Smart Colorado at <https://apps.chhs.colostate.edu/preservesmart/>.

Enjoying the Outdoors Safely and Responsibly

Living in Colorado, the possibilities are endless for recreation and outdoor activities during the summertime. So, take advantage of the natural resources that surround us. With the many benefits of being outdoors, there come risks. Keep in mind a few safety precautions and reminders to make your outdoor adventures safe and successful.



Plan Ahead – Look at the forecasted weather so you are prepared and ready for rapid changes. Pack extra supplies and water even if you are going on a day trip. Have an updated First-Aid kit. Know the regulations or rules of the property you are recreating on.

Water Safety – Follow signs or advisories for water safety and vessel operating guidelines. Every person near the water should have swimming skills or water smarts. Have several layers of protection or barriers to prevent water access, close supervision of children, and know your limitations. Use a properly fitted life jacket to help you float while help arrives. Use caution and have good footing when crossing streams and rivers. Know what to do in case of a water emergency.

Campfire Safety – Understand and follow fire restrictions. When a campfire is permitted, never leave your campfire unattended; keep the fire small and contained. Once you are finished enjoying your campfire, or before bedtime or leaving your campsite, properly extinguish the campfire. Keep a close eye on children and create a barrier to prevent them from getting too close to the flames.

Insect and Plant Safety – Apply insect repellent effectively to prevent bites and stings. Avoid areas with standing water (a breeding ground for some insects). Check for ticks on people and pets. Wear long sleeved shirts and pants to lower your risk of insect bites. Never touch or disturb nests. Be aware of sneaky hiding places and check seat cushions before you sit down. Know and be able to identify types of poisonous plant species growing in the area. Do not touch the plants or else wear gloves and limit access to those plants.

Wildlife Safety – Be alert with your eyes and ears, make noise, and watch for wildlife signs. If you see a dangerous wildlife species, remain calm and give them space so they can move away. Educate yourself and know what type of wildlife species live in the area and ones that could pose a threat. Never feed wildlife.

Other Resources

Water Safety - <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/water-safety.html>

Campfire Safety - <https://smokeybear.com/en/prevention-how-tos/campfire-safety>

Colorado Plant Database - <https://coloradoplants.jeffco.us/plantAbout>

Ticks and Tick-Borne Diseases - <https://extension.colostate.edu/topic-areas/insects/colorado-ticks-and-tick-borne-diseases-5-593/>

Summer Sunshine and Skin Protection

As we enter the scorching summer heat, the potential risks of sun exposure to our skin become apparent. Our skin, the body's largest organ, regulates our body temperature and acts as a barrier against harmful UV rays. Whether you are playing in the great outdoors, or your line of work requires you to be under the sun, the importance of shielding yourself from the sun's rays and maintaining hydration cannot be overstated. It is vital in mitigating the risk of skin cancer, a condition that can be life-threatening if not detected and treated early.

Understanding UV Radiation and the UV Index

The most common form of UV radiation is sunlight, which is the primary cause of the sun's damaging effects on the skin. It is important to note tanning beds also emit UV rays.

There are three types of UV radiation:

1. **UVA Rays:** Penetrate the skin deeply and are primarily responsible for aging and long-term skin damage.
2. **UVB Rays:** Less penetrating, these rays cause sunburn and direct DNA damage, leading to most skin cancers.
3. **UVC Rays:** These are the most dangerous, but they are mostly absorbed by the Earth's ozone layer and do not reach the ground.

Consistent exposure to UVA and UVB rays can cause cumulative damage over time, increasing the risk of skin cancer including melanoma, basal cell carcinoma, and squamous cell carcinoma. According to the World Health Organization, UV radiation is classified as a Group 1 carcinogen, meaning it is a proven cause of cancer in humans.

UV Index	Description	Recommended Protection	Sun Burn Time
0-2	No danger to the average person	Wearing a Hat and/or Sunglasses is Sufficient	1 Hour+
3-5	Little risk of harm from unprotected sun exposure	Wear a Hat and Sunglasses. Use SPF 15+ Sunscreen	40 Minutes
6-7	High risk of harm from unprotected sun exposure	Wear a Hat and Sunglasses. Use SPF 30+ Sunscreen. Cover the Body With Clothing. Avoid the Sun if Possible.	30 Minutes
8-10	Very high risk of harm from unprotected sun exposure	Wear a Hat and Sunglasses. Use SPF 30+ Sunscreen. Cover the Body With Clothing. Avoid the Sun if Possible.	20 Minutes
11+	Extreme risk of harm from unprotected sun exposure	Take All Precautions Possible. It is Advised to Stay Indoors.	Less Than 15 Minutes

The UV Index forecasts the anticipated risk of overexposure to UV radiation from the sun. Accompanied by recommendations for sun protection, it is a handy guide for planning sun-safe outdoor activities. It is calculated by the National Weather Service and published by the EPA. The UV index is reported as a whole number between 0 and 11+, with 0 indicating no sunlight (used only at night) and 11 indicating extreme radiation when you can burn in less than 10 minutes. By keeping an eye on the UV index, you can identify safer times to be outdoors, such as early morning, late afternoon, or even at night.

Sun Exposure in Colorado

Colorado's high altitude and sunny climate pose unique challenges for sun exposure and skin health. The state's high elevation makes it easy to get sunburned due to the reduced atmospheric shielding against UV radiation. The increased UV radiation and frequent sunny days at higher altitudes raise the risk of skin cancer and other sun-related issues. According to the American Cancer Society, Colorado ranks among the top states for melanoma incidence. Melanoma is the fifth most common cancer among men and the sixth most common among women in the state.

Reducing your Risk of Skin Cancer

The most effective way to prevent skin cancer is to avoid risk factors and increase protective measures. Follow these tips to protect yourself from sun damage:

- **Wear SPF 30+**
Lather up by applying broad-spectrum protection from both ultraviolet A (UVA) and ultraviolet B (UVB) rays. Wear sunscreen with an SPF of 30 or higher. Applying your first coat of sunscreen about 20 minutes before you head outside is usually best. According to FDA standards, sunscreens labeled "water-resistant" provide protection for 40 to 80 minutes of swimming or sweating. Make sure to reapply every two hours, even on cloudy days, or immediately after swimming, sweating, or toweling off.
- **Reflection caution**
Be extra diligent when near water, snow, and sand. They reflect the sun's rays and increase your chance of developing a sunburn.
- **Avoid peak sun times**
Seek shade in the heat of the day when the sun's UV rays are the strongest between 10 a.m. and 4 p.m. and try to avoid prolonged sun exposure.

- **Look for UPF clothing**
Long-sleeved shirts, pants, and neck buffs with an ultraviolet protection factor (UPF) rating of 30 or higher provide the best protection against UV radiation. However, the effectiveness of UPF clothing can decrease over time due to factors such as wetness, wear, and laundering.
- **Wear a hat**
Pick out a hat with a wide brim that provides ample shade and protection against the sun. While baseball caps are popular, they may not be the best option for protecting your head or face from sun damage. Instead, try to opt for a sun hat, bucket hat, or other styles that offer more protection.
- **Wear sunglasses**
The sun can affect more than just your skin. Ensure your sunglasses block 100% of UVA and UVB rays. Sunglasses labeled UV400 block all light rays with wavelengths up to 400 nanometers, covering all UVA and UVB rays. Polarized sunglasses can reduce the impact of UV rays and help reduce glare during the daytime.
- **Check the UV Index**
Checking the UV Index at www.epa.gov/sunwise/uvindex.html <https://www.epa.gov/sunsafety/uv-index-1> OR <https://www.epa.gov/sunsafety/uv-index-applications> provides important information to help you plan your outdoor activities in ways that prevent sun overexposure.

Hydration and Sun Protection

The skin's outermost layer, the stratum corneum, acts as a barrier against environmental stressors. Proper hydration supports this barrier, helping to keep the skin intact and functioning efficiently. Hydration is key to maintaining health and preventing heat-related illnesses, especially in the high elevations of Colorado where the air is thinner and drier. Dehydrated skin can crack and become less effective at protecting against external irritants and pathogens, increasing the risk of infections and sunburn. Well-hydrated skin is more resilient against UV damage. Make sure to hydrate to help support your skin barrier by following these tips:

- **Drink Water Regularly**
Aim to drink at least 8-10 glasses of water daily, increasing this amount if you are active or in the sun.
- **Eat Hydrating Foods**
Incorporate water-rich foods such as cucumbers, watermelon, oranges, and strawberries into your diet.
- **Avoid Dehydrating Substances**
Limit intake of alcohol and caffeinated beverages which can dehydrate the body.
- **Carry a Water Bottle**
Always have a water bottle with you, especially if you work outdoors or engage in physical activities.
- **Monitor Hydration Levels**
Pay attention to signs of dehydration, such as dark yellow urine, dry mouth, fatigue, and dizziness.

By taking these precautions, you can enjoy the sunny days of July and August while keeping your skin healthy and your body hydrated.

Sources:

<https://www.aimatmelanoma.org/melanoma-101/prevention/what-is-ultraviolet-uv-radiation/>

<https://www.cancer.org/cancer/risk-prevention/sun-and-uv/uv-protection.html>

<https://www.epa.gov/sunsafety>

<https://www.cdc.gov/skin-cancer/statistics/index.html>

Photo credit EPA

Upcoming County Fair Dates

- Phillips County Fair – July 22nd – July 28th: at Phillips County Fairgrounds in Holyoke: Open Class entries Wednesday, July 24th 1:00-6:00 p.m. For more information: <https://phillipscountyfair.org/schedule/>
- Kit Carson County Fair – July 21st – 27th at County Fairgrounds in Burlington. Quilt entries will be accepted on Saturday, July 20th from 9:00-10:00 a.m. Special Living Arts, Foods, Living Arts, and Fabric & Needlework entries will be accepted Monday, July 22nd from 11:00 a.m. – 2:00 p.m. Floriculture entries will be accepted on Wednesday, July 24th from 8:00-10:00 a.m. and Garden entries will be accepted on Thursday, July 25th at 10:00 a.m.
- Sedgwick County Fair – July 24th – July 28th at County Fairgrounds in Julesburg: Open Class Entries excluding Floriculture, Garden & Crops Tuesday, July 23rd from 4:00-7:00 p.m. and Wednesday, July 24th 8:00-9:30 a.m.
- Eastern Colorado Roundup (Washington County) – July 22nd - July 28th at Washington County Fairgrounds in Akron: Open Class and Horticulture entries Tues. July 23rd 1:00-6:00 p.m.
- Logan County Fair – July 26th – August 4th: Ticketed Events begin July 30th. Open Class entries must be pre-entered by July 19th online at <http://bit.ly/LoganCountyFairEntry> for no fee, late entries are accepted for a fee the day of show. For more info: <http://www.lcfair.org/>
- Morgan County Fair – July 26th – August 1st at the Morgan County Fairgrounds in Brush: Entries for Open Class Home Economics are accepted Thursday, July 25th from 7:00-8:00 p.m. and again on Friday, July 26th from 8:00-11:00 a.m.
- Yuma County Fair – August 1st-5th at County Fairgrounds in Yuma: Open Class entries Wednesday, July 31st 3:00-6:00 p.m. and Thursday, August 1st 7:30-9:00 a.m.

Upcoming Events!

- **Morgan County Fresh Conversations**
 - During this monthly program for older adults, we will discuss a different food item, various forms of exercise, and sample a new recipe at the Gene Doty Senior Center in Fort Morgan. We will meet July 10th and August 7th from 10:45-11:30 a.m. For more information or to register, contact Katie Seelhoff at (970) 542-3540 or Katie.seelhoff@colostate.edu.
- **ServSafe Handler Training** –
 - Monday, September 9th from 9:00 a.m. – 3:00 p.m., Morgan County Fairgrounds in Brush. 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: <https://www.facebook.com/CSUExtensionNortheastFCS>

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

CSU Extension – Logan County: <https://www.facebook.com/csuextensionlogancounty/?tn=%2Cd%2CP->

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