

January – February 2018

Annie's Project Prepares Farm & Ranch Women as Decision Makers

At Annie's Project courses, farm women become empowered to be better business partners or sole operators through networks, and by managing and organizing critical information.

This six-week course is a discussion-based workshop bringing women together to learn from experts in production, financial management, human resources, marketing and the legal field. There's plenty of time for questions, sharing, reacting and connecting with presenters and fellow participants. It's a relaxed, fun and dynamic way to learn, grow and meet other farm and ranch women.

In mid-January there will be 5 class sites in northeast Colorado: Burlington, Fort Morgan, Holyoke, Sterling and Wray. Dinner will be provided at each site from 5:30 – 6:00 p.m.

Holyoke: Mondays, beginning January 15th at the Phillips County Event Center, 6:00pm to 9:00pm through February 19, 2018.

Fort Morgan: Tuesdays, beginning January 16th at Morgan Community College, Founders Room, 6:00 – 9:00 p.m. through February 20th.

Sterling: Thursdays, beginning January 18th at Northeastern Junior College, Beede Hamil Building, Room 10 from 6:00 – 9:00 p.m. through February 22nd.

Burlington: Mondays beginning January 22nd at Farm Credit of Southern Colorado from 6:00 – 9:00 p.m. through February 26th. (Cost \$75)

Wray: Wednesdays beginning January 31st at Morgan Community College Building, from 6:00 – 9:00 p.m. through March 7th.

The cost for the course includes a workbook and support materials for all sessions. Participants will be able to take advantage of a light supper served at 5:30 p.m., just before class starts at 6:00pm. Course size is limited, so please register soon.

Check out the Annie's Project website where upcoming classes are posted with registration details: <https://www.anniesproject.org/upcoming-classes/>



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Extension Online

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Teens and Credit Cards

What your child learns about credit today could affect their decision-making when they have credit cards and loans of their own. Teenagers frequently see credit as an avenue to achieve instantaneous gratification, getting what they want now and figuring out the financial consequences later. Credit can serve as both a valuable tool when handled wisely and effectively, but also a major debt trap for young adults entering the workforce or entering college. Credit does not just apply to credit cards; it's also applied to auto loans, school loans, cell phones, mortgages, etc. Therefore, youth who begin their relationship with credit on strong footing will have long lasting benefits.

Credit cards are readily available to young adults over the age of 18, many associated with financial institution and college savings/checking accounts. Most credit cards feature options for use at just about anywhere with no payoff deadline. However, monthly minimum payments vary, based on the balance, and credit cards typically have the highest interest rate of the different types of credit. About 26% of teens ages 16-18 already have more than \$1,000 in debt and only 30% say they understand how credit card interest and fees work. With that said, chances are even older youth don't realize credit card companies charge interest and additional fees that can add up real quickly. Therein understanding interest rates sets them on the right track. Interest is the amount you pay to use someone else's money, in the case of a credit card, the lending company, so the higher the interest rate, the higher the total amount you pay to buy something on credit.

What other factors should youth be looking for when they decide to enter into an agreement for a credit card?

- Annual Fee- yearly charge paid for the privilege of using credit
- Credit Limit- maximum amount of credit a lender will extend to a customer/ maximum amount that can be purchased on the card
- Finance Charge- noted on a credit card statement; represents the actual dollar cost of using credit to maintain a balance



Other fees that can add up quick for a young adult using a credit card: over-the-limit fees (spending more than the credit limit) and a late fee (a penalty for making a payment past the due date). When it comes to credit, the single best way youth can build theirs is by showing creditors they are responsible with their money, such as making payments on time, avoiding carrying high credit limits on cards, and never getting an over-the-limit-fee. Most importantly, it is easier to get into debt than to get out of it. Teaching youth the basics of credit increases their chances of using it wisely and avoiding credit traps.

Source: National Endowment for Financial Education

Involving Kids

Kids have a natural curiosity and interest in both foods and physical activity. It is valuable to get them started early as it is the foundation to their relationship with a healthy lifestyle. Children can begin learning healthy eating habits very early. Toddlers and infants channel all their senses when they eat. They feel, smell, look at and taste their food before they decide to eat. Typically, the younger the child the closer they are to practicing mindful eating. As a parent it is valuable to use mindful eating techniques to encourage kids to select healthier foods and recognize when they are full on their own.



<http://extension.colostate.edu/topic-areas/family-home-consumer/family-matters-newsletter/family-matter-november-2017/>

Taxpayer Guide to Identity Theft

For 2017, the IRS, the states and the tax industry joined together to [enact new safeguards](#) and take additional actions to combat tax-related identity theft. Many of these safeguards will be invisible to you, but invaluable to our fight against these criminal syndicates. If you prepare your own return with tax software, you will see new log-on standards. Some states also have taken additional steps. See your [state revenue agency's web site](#) for additional details.



What is tax-related identity theft? Tax-related identity theft occurs when someone uses your stolen Social Security number to file a tax return claiming a fraudulent refund. You may be unaware that this has happened until you e-file your return and discover that a return already has been filed using your SSN. Or, the IRS may send you a letter saying they have identified a suspicious return using your SSN.

Know the warning signs. Be alert to possible tax-related identity theft if you are contacted by the IRS or your tax professional/provider about:

- More than one tax return filed using your SSN.
- You owe additional tax, refund offset or have had collection actions taken against you for a year you did not file a tax return.
- IRS records indicate you received wages or other income from an employer for whom you did not work.

If you suspect you are a victim of identity theft, continue to pay your taxes and file your tax return, even if you must do so by paper.

If you are a victim of identity theft, the Federal Trade Commission recommends these steps:

- File a complaint with the FTC at identitytheft.gov.
- Contact one of the three major credit bureaus to place a 'fraud alert' on your credit records:
 - Equifax, www.Equifax.com, 800-525-6285
 - Experian, www.Experian.com, 888-397-3742
 - TransUnion, www.TransUnion.com, 800-680-7289
- Contact your financial institutions, and close any financial or credit accounts opened without your permission or tampered with by identity thieves.

If your SSN is compromised and you know or suspect you are a victim of tax-related identity theft, the IRS recommends these additional steps:

- Respond immediately to any IRS notice; call the number provided.
- Complete IRS [Form 14039](#), Identity Theft Affidavit if your e-filed return is rejected because of a duplicate filing under your SSN or you are instructed to do so. Use a fillable form at IRS.gov, print, then attach the form to your return and mail according to instructions.

If you previously contacted the IRS and did not have a resolution, contact 1-800-908-4490 for specialized assistance where teams are available to assist.

Data breaches and your taxes: Not all data breaches or computer hacks result in tax-related identity theft. It's important to know what type of personal information was stolen.

If you've been a [victim of a data breach](#), keep in touch with the company to learn what it is doing to protect you and follow the "Steps for victims of identity theft." Data breach victims should submit a Form 14039, Identity Theft Affidavit, **only** if your Social Security number has been compromised and your e-file return was rejected as a duplicate or IRS has informed you that you may be a victim of tax-related identity theft.

(continued on next page)

(Taxpayer Guide to Identity Theft – continued)

How to reduce your risk? Join efforts by the IRS, states and tax industry to protect your data. [Taxes. Security. Together.](#) We all have a role to play. Here's how you can help:

- Always use security software with firewall and anti-virus protections. Use strong passwords.
- Learn to recognize and avoid phishing emails, threatening calls and texts from thieves posing as legitimate organizations such as your bank, credit card companies and even the IRS.
- Do not click on links or download attachments from unknown or suspicious emails.
- Protect your personal data. Don't routinely carry your Social Security card, and make sure your tax records are secure.

See [Publication 4524](#), Security Awareness for Taxpayers, to learn more.

The IRS does not initiate contact with taxpayers by email to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels. Report suspicious online or emailed phishing scams to: phishing@irs.gov. For phishing scams by phone, fax or mail, call 1-800-366-4484. Report IRS impersonation scams to the Treasury Inspector General for Tax Administration's [IRS Impersonation Scams Reporting](#).

Adapted from: <https://www.irs.gov/newsroom/taxpayer-guide-to-identity-theft>



START THE NEW YEAR "A HEALTHIER WEIGH"

The 2018 "A Healthier Weigh" challenge is set to begin in seven northeast Colorado counties in early January. There will be a staggered start as each county has setup their own registration and weigh-in date. However, the educational content of the program will be consistent for all counties. The AHW challenge encourages increasing activity, making wise food choices, and living a healthier lifestyle in 2018.

The program is open to adults, 18 years of age and older. The challenge is conducted with teams of 4 adults. There will again be a separate category for individual participants in most counties. The primary focus of the program is based on a team competition. This team format provides for more accountability and personal encouragement for participants. However, most counties are allowing for individuals to also participate in the program. The challenge program guidelines and entry forms are available through the CSU Extension offices in Logan, Morgan, Kit Carson, Phillips, Sedgwick, Washington and Yuma counties, or via their websites.

In this twelfth year for the challenge, emphasis will be on increasing personal fitness to improve and maintain health, mindful eating, and healthy lifestyles. In the 2018 challenge, participants will track minutes of their daily dedicated physical activity. Teams and individuals will earn points for meeting or exceeding the recommended physical activity for healthy adults. Total Step Count will be an optional category. Participants will weigh out the last week of March or first week of April, according to their start date.

Registration packets are available at the County Extension Offices, and are due the week of weigh-ins. Specific weigh-in times and locations are available at each County Extension Office. Team registration is \$160 or \$40 per team member. To learn more about the 2018 "A Healthier Weigh" challenge, contact:

Kit Carson & Yuma counties at 970-332-4151 or email joy.akey@colostate.edu

Phillips & Sedgwick Counties at 970-854-3616 or email tracy.trumper@colostate.edu

Washington County Extension at 970-345-2287 or email Gisele.jefferson@colostate.edu

Logan County Extension at 970-522-3200 or email Tara.Friend@colostate.edu

Morgan County Extension at 970-542-3540 or email Jennifer.Cooney@colostate.edu

Sprouted Grains

One of the new food trends you will most likely be hearing about and seeing more products related to this coming year are sprouted grains. What's all the buzz about?

Since there is no regulated definition of sprouted grains yet, a sprouted grain can be determined by three ways: 1) the bran, germ, and endosperm are intact, 2) the nutrient value is the same as what the grain started with, and 3) the sprout length cannot be longer than the kernel itself. Longer grasses become indigestible.



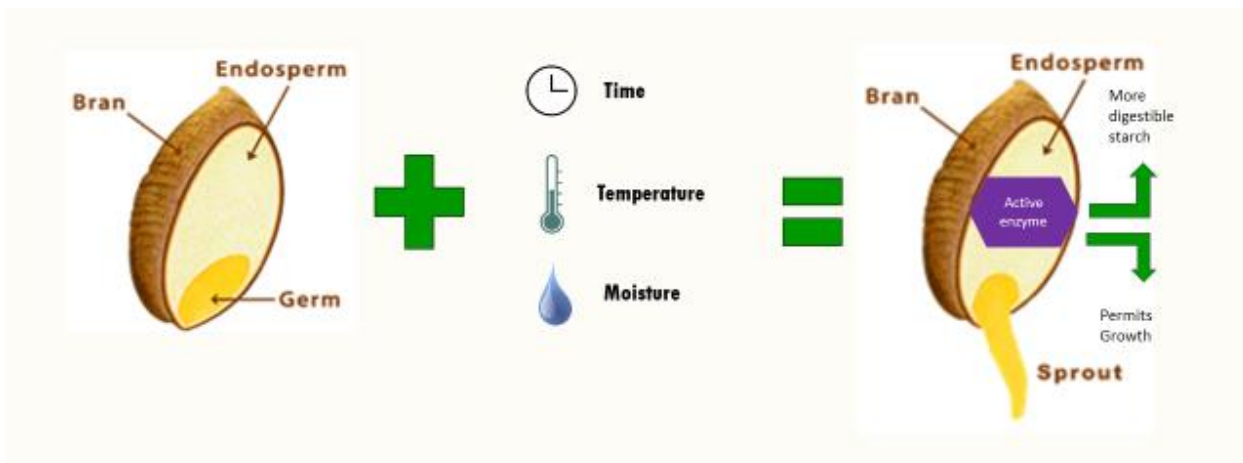
Grains go from seeds to sprouts when the right combination of time, temperature and moisture activates the grain's enzymes and eliminates growth inhibitors. This leads to the seed "sprouting" into a new plant. Due to this process, the sprouted seed has somewhat different characteristics than the whole grain seed it originally started out as.

It is recommended to include at least half our daily grain servings as whole grains. Unlike refined grains that have the bran and germ removed with only the starch (endosperm) remaining, whole grains are intact and contain fiber, protein, B vitamins, iron, magnesium, Vitamin C, and zinc. Sprouted grains have the same nutrients as whole grains. However, once grains are sprouted, the amount of B vitamins, Vitamin C, fiber, zinc and protein are enhanced. Not only do these nutrients increase, but they also become more readily available for our bodies to use. Sprouted grains also end up with less gluten, so they may be less allergenic to people with gluten sensitivities. Numerous studies have confirmed higher antioxidant amounts as well compared to whole grains.

Currently there have been very few studies done on humans, so it hasn't been concluded that sprouted grains are healthier than whole grains for people. There is no reason to believe they are less healthy than whole grains, though. Regardless of lab, animal or human studies completed so far, there are promising results for sprouted grains.

For additional information on nutrition, buying seeds, sprouting at home, sprout safety, and cooking sprouted grains, helpful resources include the Whole Grains Council, American Association of Cereal Chemists, Virginia Cooperative Extension and Colorado State University Extension.

Source: Colleen Wysocki, MS Candidate and Dietetic Intern, Department of Nutrition, Food Safety & Health, Colorado State University



Program Highlights!

Washington County: Youth Sewing Club – With the help of a couple volunteers and some parents, a few kids made T-shirt pillows in November and several sewed their first flannel pajama pants in December. For some kids, it was their first time of using a sewing machine. With these basic sewing projects, they learned to safely operate the sewing machine and sew straight seams. Several went on to learn how to use a serger to finish the seams to prevent raveling.



Upcoming Events!

“A Healthier Weigh” 12-week Health and Fitness Challenge starting in early January through March for teams and individuals.

Logan County Weigh-In – January 2nd, 8:00 a.m. to 5:00 p.m.

Morgan County Weigh-In - January 2nd and 4th 8:00 a.m. to 4 p.m.

Phillips County Weigh-In – January 2 – 5 – set appointment with Tracy at 970-854-3616.

Washington County Weigh-In – January 4th & 5th, Washington Co. Extension Office, 8:00 a.m. – 5:00 p.m.

Yuma County Weigh-In – WRAC, Wray – Jan. 8th, 11:30 a.m. – 1 p.m. & 5-6 p.m.; & Jan. 11th 5:00 – 6:00 p.m.

Kit Carson County Weigh-In – KCC Extension Office, Burlington, Thursday, Jan. 11th, 11:30 – 1:00 p.m.

Call Extension Offices for more information.

Spanish Cooking/Nutrition Education Class: Morgan County Extension Office, 6 sessions, Tuesdays from 5-7 p.m. beginning January 23rd, free

Strong People, Stay Healthy: Morgan County Extension Office, Tuesdays and Thursdays 5:30-6:30pm, beginning January 9th

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: Jan 10 & 17, Feb 7 & 14 -- 8:45 a.m. – 3:00 p.m.

Wray Head Start Nutrition Lesson: Jan 11 – Feb 8. 8:00 a.m.

Kid Phit: Tuesdays, Feb 13 – March 20, 4:00 – 5:30 pm at the WRAC

MyPhit: Wednesdays, Feb 14 – March 21, 3:45 – 5:15 pm at the WRAC

Beginning Bee Keeping: Life of a Bee - materials needed to keep bees and basic management. Feb 6, 4:00 – 9:00 pm, Yuma County Fairgrounds, \$10.00 per person (materials and meal). Call Yuma County Extension Office at 970-332-4151 by Feb 1 to RSVP.

Preserve@Home provides research-based food preservation education online. The six-week training teaches **participants** how to produce high quality preserved foods and the science behind current food preservation techniques, high elevation adjustments, and food safety.

Anyone with an interest in food preservation and food safety can enroll in **Preserve@Home**. *Colorado Cottage Food* producers can also benefit from this online training. To register, go to <https://csu-ext-food-preservation.eventbrite.com>. Registration and payment deadline is **January 16, 2018**. **Course Available Online to View: January 18, 2018 at 1:00 p.m. MST. Chats Thursday's 1:00 MST: January 25 – March 1, 2018. Online access NOT available after March 15, 2018.** Please contact Anne Zander at azander@bouldercounty.org or 303-678-6238 if you have questions about the Preserve@Home Online Food Preservation Training.



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