

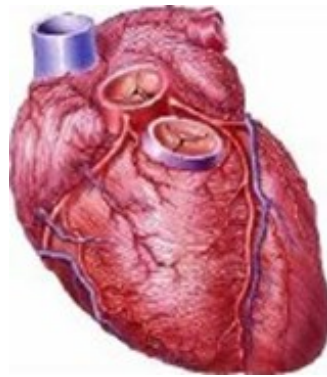
Have a Healthy Heart

Spring-Summer 2014

Do you have diabetes? High blood pressure? Heart disease? Now is the time to improve your healthy lifestyle, paying attention to what and how you eat, being more active, getting enough rest, and avoiding cigarette smoke.

The American Heart Association provides several simple steps to fight cardiovascular disease:

- Learn how many calories you need to maintain your weight. Don't eat more than you can burn in one day.
- Aim for 30 minutes of moderate exercise each day. Check with fitness centers, or an exercise class, when the weather doesn't lend itself to walking.
- Eat a variety of nutritious foods from each food group: fruits, vegetables, protein, dairy, and grains. Choose low-fat or fat free foods most of the time. Three or more *whole grain* servings each day is key! Fruits and vegetables provide vitamins, minerals and fiber—and fewer calories.
- Read food labels carefully as you make your healthy choices. Limit foods and beverages high in calories but low in nutrients, and limit saturated fat, trans fat, cholesterol and sodium.
- Choose lean meats and poultry and prepare them without added saturated or trans fats.
- Avoid high-fat dairy products.
- Limit beverages and foods with added sugars.
- Choose and prepare foods with little to no salt. Aim to eat fewer than 1500 milligrams of sodium per day.
- If you drink alcohol, drink no more than one drink per day



for women, two for men. Be sure that this doesn't affect your medication.

- When you eat out, watch portion sizes. Take home part of your restaurant meal.
- Don't smoke—and stay away from tobacco smoke.
- Select at least one lifestyle item to change, this year. Write it down and focus on it.

By Christine A. Pasley, BS, MEd,
University Extension Educator,
Nutrition and Food Safety

Source: American Heart Association *Diet and Lifestyle Recommendations*,
www.americanheart.org.

Planning Across the Lifetime for Financial Health

What you should be doing with the finances in your life depends on a lot of personal factors (your time horizon, your tolerance for risk, your debt situation, etc.). Here is some general insight from some leading financial advisers based upon your age.

If You're In Your 20s...

- Don't panic. You likely have less to lose (have often just begun investing and have a long time to recover from a downturn).
- As you invest, don't ignore your debt.

If You're In Your 30s...

- Prioritize retirement savings.
- Don't let fear squander your opportunity to take risk.
- Keep/build an emergency

fund (but don't sell stocks to get there).

- Don't hastily temper the storm; make smooth transitions (i.e., make adjustments with new contributions without necessarily selling existing assets).

If You're In Your 40s...

- Take advantage of these prime earning years to contribute as much as possible into retirement savings; even if it means cutting back on spending.
- Resist the urge to stop contributing!
- Don't abandon the stock market; people currently stashing money in CDs and money market funds "are committing financial suicide." A 2% return on an average money market fund

won't even keep up with inflation.

- Stay diversified.

If You're In Your 50s...

- Don't do anything rash.
- Keep saving.
- Don't overlook any potential ways to boost savings.
- Make sure you're not paying too much for your investments (i.e., fund 'loads' and expense ratios -- *this is solid advice regardless of age, not sure why it is plugged in as specific advice for this age group*).
- Keep in mind that you have longer than 15 years to make up losses even if you retire at age 65.

If You're 60+...

- Toughest position given the shorter period of time to recover from losses.

- Adjust expectations.
- Consider putting off social security as long as possible; each year you put off the benefit between age 62 and 70 you increase your payment by 8%.
- Cut back on withdrawals if necessary.
- Work part time.
- Consider an immediate, fixed term annuity.
- Invest for comfort - make decisions you can sleep with at night.

While there are distinct differences in the advice provided to the different age groups, there is a definite theme ... keep your head (don't overreact), spend less, save more, diversify, stick to your financial game plan.

Source: *USA Today* and Mark Oleson



Biggest boomer retirement regrets

The last of the baby boomer generation will be turning 50 this year, and it's time for them to get a fix on how they are going to prepare for retirement.

Fortunately, there are valuable lessons, financial and otherwise, to be learned from those who have already reached their later years.

On the financial front, there is of course room for many regrets. "Generally, the failure to have a plan is number one," Pete Lang, president of Lang Capital in Hilton Head and Charlotte, N.C., told BenefitsPro.

"I find people five years into retirement with no plan whatsoever."

Lang said that includes a tax plan, an income plan and an investment plan. Otherwise, he cautioned, "All your money is slipping through your fingers."

He left out an estate plan, Lang said, because while it may be needed for a financial blueprint it is not needed to retire, as are the other three.

On taxes, according to Lang, the biggest regret is the failure to use a tax-forward plan, such as deferring Social Security. "If you don't take it at 65 or 66, you can defer it and that will minimize taxes." Other tax regrets include withdrawing money from tax-deferred IRAs too early, and not spreading Roth IRA conversions over a period of time.

As for income, Lang goes back to Social Security deferrals. "Everybody thinks the government will go out of business. That's not the case. The checks will always con-

tinue," he said.

"If the government gets into trouble with inflation, that's another issue. But the checks will be there, and deferral is a great way to guarantee enhanced income stream."

Finally, turning to investment, Lang said the big regret is the failure to hedge against inflation. "The inflation rate over the last 15 years has averaged 2.5 percent. And when you look at portfolios, they are also taxable. You have to use a tax co-efficient. I use 3.4 percent. So, if you're not growing at that rate you are not hedging money against inflation. If that's the case, you're losing buying power," he explained.

Given the risk inherent in equities and the current low yields on Treasuries, Lang said, "Use the standard rule to diversify a portfolio to create an income stream from safer allocations short term and in the long term from a more aggressive plan."

Clarence Kehoe, executive partner in accounting firm Anchin, Block & Anchin, told BenefitsPro he sees regrets over some very basic mistakes made during the peak earning years.

"From my experience, a lot of people when they get to retirement age look back and say 'why didn't I' or 'I wish I had,'" he said.

The two biggest killers are a lack of savings and a lack of understanding of how much will be needed in retirement, according to Kehoe.

"If you look at it realistically, many see a rise in income as they mature in their career, and when they see salaries go up, instead of saying now I have a chance to save, they are spending it. A lot of people



don't pay attention, and don't say I have excess cash and I should save it," he said.

Going hand in hand with this is the problem of excessive borrowing. "Consumer debt has gone but the affluent person who wants a bigger house will have taken a mortgage or taken a second mortgage to take a vacation. Excess leveraging can squash the ability to save for retirement," Kehoe said.

Among other regrets he sees is retiring too early. "There are people who have taken themselves out of the work force, some even in their mid- 50s, but they are robbing themselves of extra years of savings."

"A lot of people don't realize life expectancy is longer than they think, which means they need more money," he added.

Finally, Kehoe stresses the need to plan for age-related expenses. "People look at themselves unrealistically.

They are not thinking about some of the extremes in older age. But even if you keep yourself in great shape your body wears down," he said.

That means more regular doctor visits, not all of which will be covered by the government or insurance, Kehoe

warned.

Not all of the retirement-related regrets pertain strictly to finances, notes Daniel Kraus, an advisor and branch manager with Raymond James & Associates in Boca Raton, Fla.

One of the biggest one he sees among clients is the lack of a plan for what to do with their time. "A recent client commented, 'I'm bored. I don't know what to do with myself,'" Kraus told Benefitspro.

His final cautionary tale: Regret is having long-term care expenses and not having planned for it.

Pointing to statistics showing that two-thirds of those over age 65 will incur long-term care costs, Kraus said, "There's nothing certain in life but death, taxes and long-term care."

By Lisa Barron for Benefitspro (benefitspro.com)



Slow Cooker Hamburger Stew

This slow-cooker stew is such a comfort food. Just smelling it simmering away makes you feel good! You probably have most of the ingredients in your kitchen.

1 pound ground beef
1/2 cup chopped onions
1 cup chopped carrots
2 cups chopped potatoes
1 cup chopped celery
1 can (15 ounce) no-salt-added tomatoes
4 cups water
1/2 teaspoon oregano, basil or other herb (optional)

1. Brown ground beef in a medium fry pan. Drain fat.
2. Place beef, chopped vegetables, tomatoes and water in slow cooker.
3. Cook on HIGH for 1 hours and then LOW 6 to 8 hours; or on HIGH for 4 to 6 hours.

Yield: 4 servings

Source: Alice Henneman, MS, RD, Extension Educator, University of Nebraska - Lincoln Extension in Lancaster Co.

More Food Sourced at Home by Gardeners

The number of American households in which residents are growing their own food — either in home or community gardens — has increased 17 percent over the last five years, to 43 million, or one in three households according to a report to be released Wednesday from the National Gardening Association.

While gardening was not so long ago associated with retirees in silly pants, the trend is now driven by Americans from ages 18 to 34 who are tending gardens of all sizes. The association, which has published

annual statistics on food gardening in America since 1978, cited a home gardening campaign by Michelle Obama as one of the factors in the rise. “Six years ago, we planted the White House Kitchen Garden on the South Lawn to inspire a national conversation about food and nutrition,” Mrs. Obama said by email, “and as healthy habits are becoming the new norm in America, I hope that interest in gardening and healthy eating continues to grow.”

By Jennifer Steinhauer for the NY Times

Make quick, tasty meals with a slow cooker

Slow cookers are a great way to enjoy family favorites without a lot of hassle. The following tips really make a difference and will convince you to get that pot out and get cooking!

- Have an older slow cooker with a non-removable liner? Use a cooking bag to line the pot — easy cleanup!
- To make cleanup easier, spray liner with nonstick spray before adding food or liquid.
- Slow cookers work best when half to three-fourths full. If you fill a pot to the brim, it can't regulate the heating of the food correctly. Less than half full causes food to overcook.
- One hour on a high setting is equal to two hours on the low setting.
- A high setting is equal to 300 degrees F and the low setting is equal to 200 degrees.
- Lifting the lid increases the needed cooking time by 20 minutes. Check progress without lifting the lid, if possible. Spin the cover until the condensation falls off to make it easier to see inside.
- For food safety purposes, get food inside the slow cooker to 140 degrees as quickly as possible reducing the risk of bacterial contamination. Use the high setting the first hour.
- Start with thawed foods — frozen foods take too long to get to 140 degrees. The extreme temperature difference between frozen food and the slow cooker can cause breakage.
- To convert a conventional oven recipe to the slow cooker, use the chart at the bottom.
- If you have a removable crock liner, don't store the food you've cooked in the same liner. The removable liner is a thick

insulated material and food won't cool quickly enough to prevent bacterial growth.

- Dense veggies like potatoes, carrots and other root vegetables take the longest to cook, so place them on the bottom and cut pieces no thicker than 1 inch.
- Tender veggies like tomatoes, mushrooms, zucchini and squash overcook easily, so add them during the last two hours of cooking.
- Anything high in fat cooks quickly, so place meats on top of vegetables when loading the slow cooker.
- Soak dried beans overnight in the refrigerator before cooking.
- Milk curdles during long cooking times, so add sour cream or cream late in cooking.
- Ground herbs and spices lose their flavor, and cayenne pepper and Tabasco tend to become bitter after long cooking times, so add late in cooking.

Source: Susan Mills-Gray, Nutrition & Health Education Specialist, University of Missouri Extension

Conventional recipe	Slow cooker, low setting	Slow cooker, high setting
15 to 30 minutes	4 to 6 hours	1½ to 2 hours
30 to 45 minutes	6 to 10 hours	3 to 4 hours
45 minutes to 3 hours	8 to 12 hours	4 to 6 hours

Events of Interest

Niobrara County Local Foods Expo. Lusk at the Niobrara County Fairgrounds; April 24 , 5 to 8pm.

Local Food Gathering, Laramie at the Albany County High School; April 26, 10 to 3pm. 13 sessions including poultry, herb foraging, cooking (with hands-on sessions for youth), beekeeping, soil amendments, seed starting, food safety from garden to plate, and landscaping for pollinators.

Balanced Living, Cheyenne, April-May, chrisp@uwyo.edu or (307)633-4383.

Pruning Workshop, Wheatland, May 3, Limited to first 20 people; registration required, \$15, (307)322-3667.

Yummy Stir-fry Baggs, May 14. chrisp@uwyo.edu or 307-322-3667.

Canning Salsas, Torrington, May 21, \$5 registration, chrisp@uwyo.edu or (307)532-2436.

Acidified Foods Class. Cheyenne, June 30 at LCCC by Wyo. Dept. of Agriculture. 7am to 6pm with product testing available at the end. Linda at linda.stratton@wyo.gov

Living and Working on the Land. September 3-4 in Sheridan. Speakers, sessions, tours and workshops to get the most from your rural property. Keynote is Ken Meter. cehmke@uwyo.edu for details.

Preservation with Fermentation. Laramie at the Albany County Fairgrounds. September 29; 5:30 to 7:30. dsaenz@uwyo.edu.

Food: Perceptions, Policy and Practices. The 14th Consumer Issues Conference. UW Union, Laramie, Wyo. October 2-4 (tent.) Professional credits available. Information at www.uwyo.edu/cic

UW Extension celebrates its centennial in 2014 — look for special events in your county and at the state fair this summer!

Photo: 4-H baking, 1936, University of Wyoming, American Heritage Center



From the editors

Wyoming's Cooperative Extension Service began in 1914 to bring life-long education to all the citizens of Wyoming. With offices in every county of the state, our educators work on issues to build the capacity of communities and their individuals through programs and facilitation to all audiences. So check out what is available in your county!

Look for issues of *Health and Wealth* four times a year at your Extension office, or subscribe online at www.uwyo.edu/ces/money.

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Newsletter Available

Looking for information on managing your rural business? Check out the **Enterprising Rural Families** newsletter. It made with Wyoming's entrepreneurs in mind: busy managers working with a family to run a business.

Look for editions each month. Send a note to Mary Martin at mmartin@tetonwyo.org to sign up. Archives are at erurfamilies.uwagec.org

Building Physical Activity in Unlikely Places

The “on the go” routine of many people today is not as active as it first appears. And, in the home, labor-saving devices and convenience foods are a must. Here are some unlikely ways to keep active.

- **Shopping.** Walk the mall before starting to shop. Climb the stairs instead of using the escalator. Park the car at the far end of the parking lot and walk to the grocery store.

- **Vacationing.** Plan trips to

destinations that will include walking. Possible destinations include zoos, museums, botanical gardens, theme parks, national monuments, and historical sites.

- **Volunteering.** Volunteer for activities that not only contribute to others' well being but that keep you healthy as well. Run errands for those who can't get out of their homes.

Coach a youth sports team (and do the same exercises as the players). Clean up a park or highway.

- **Visiting.** Take a family walk before and after the holiday meal. Organize a physical game during the family reunion. Start an active family tradition - touch football, volleyball, and bike riding are just a few of the healthful options.

- **Waiting.** Be proactive when you have to “hurry up and wait,” whether it's in a doctor's office, airport terminal, concert hall, or government building. Find out how long the delay will last, and then walk around the building or through the terminal. Climb the stairs.

By Randy R. Weigel and Suzanne Pelican, UW Extension.

See the full article at http://erurfamilies.uwagec.org/Newsreleases/2010_03_NEWSLETTER.pdf