

Mindless Eating

Fall 2014

How many food decisions do you make each day? Research demonstrates that the average person makes nearly two hundred fifty food decisions daily! We're making over 200 food-related decisions each day *without even realizing it*.

The outcome of these 'mindless' decisions can potentially impact our health and happiness greatly and is heavily influenced by environment.

Consider the sizes of plates, bowls, and serving utensils. We serve ourselves about 30% more food when given a larger plate or bowl, and upwards of 50% more food when the serving utensil is bigger, as well? The size of our dishes has increased nearly 25% in the last 50 years, leading us to serve, and eat larger portions.

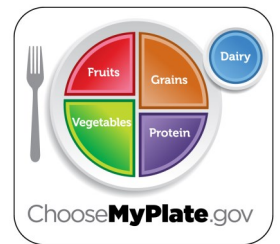
The *amount* that we eat is not the only challenge. The *types* of foods chosen could use a mindless makeover as well. Effort is the largest factor in most food decisions—we are hardwired for convenience. When food was hard to come by, this was positive. With abundant food, this trait can work against us.

Many convenience foods are less-than-desirable choices. Thankfully, Mother Nature has designed great convenience foods for us...fruits and vegetables! Positive choices from the produce aisle can be kept on hand for snacking with little preparation. The trick is making these the *first* choice: store produce where it's visible, attractive, and readily available—on your counter-top or easily accessible in your refrigerator, prepared ahead. Make

fatty, sugary, or salty snacks less convenient by storing them out-of-reach.

Engineer your environment to ensure that more mindless decisions are healthy ones.

Even minor shifts can greatly affect health. By 'mindlessly' avoiding 100 calories each day, you could lose 10 pounds in the next year!



For information, read the book Mindless Eating, by Brian Wansink, or browse tips on his website, www.mindlesseating.org.

By Kentz Willis, M.S., University Extension Educator, Nutrition and Food

Money on your Phone? App-solutely!

Currently, our phones are more like digital Swiss army knives. Mobile phones have evolved from single-purpose audio communication devices to include music players, driver-navigation capabilities, social-stalking tools, and more!

A study by Bohmer, et al. (2011) used tracking software on over 4,100 phones to find how participants spend time on smart phones. The average app session – from opening to closing an app– lasted only 71.56 seconds. Users hop in and out of information quickly, to not waste time. Ironically, this app-hopping adds up to a lot of wasted

time -- an average of 59.23 minutes per day. Of 20 defined app categories in the study, the category with shortest average use was that of "financial apps," an average of only 37.01 seconds. There were 307 apps defined as financial apps, a much lower number than the average of 890 per category. Financial app usage peaks at around 11 a.m. gradually building up from 8 a.m. and gradually dropping off until about 4 p.m., the only category to peak in the middle of the work day, and among the most likely to be used immediately before or after using shopping and news apps.

Financial apps are probably not the main reason we get

mobile devices; yet, we do take occasional breaks from Facebooking to do banking and budgeting. Financial apps fall into about 10 main categories. They are, according to popularity and usage data, Apple and Android:

10. Allowance and chores;
9. Financial education;
8. Debt reduction planning;
7. Shopping guide and calculator;
6. Credit monitoring;
5. Investing;
4. Account aggregating service;
3. Tax;
2. Mobile payment; and
1. Bank and insurance company apps.

Financial apps are not guaranteed to make your financial life a cinch, but may offer convenience and peace of mind. Try some and see

which might help your money management skills.

By Luke Erickson, University Extension Educator, University of Idaho Extension
Source: <http://extension.uidaho.edu/madison/2014/04/15/money-on-your-phoneappsolutely/>





ALLERGENS: Avoid a Reaction by Taking Action

Food allergies affect more than 15 million Americans.

A food allergy is an immune response to a specific food protein that the body believes is harmful. Common symptoms include swelling of the lips, tongue and throat, hives, difficulty breathing, stomach cramps, vomiting and diarrhea. Reactions can be mild to life-threatening. A food intolerance doesn't involve the immune system; the body lacks a mechanism or an enzyme to digest a food, as in lactose intolerance or celiac disease.

While more than 160 food items can cause allergic reactions, just eight cause 90 percent of all reactions. These are the "Big 8"—eggs; milk; wheat; soy; peanuts; tree nuts like almonds, pecans and walnuts; shellfish like shrimp, crab, and lobster; and fin fish including halibut, salmon and tuna.

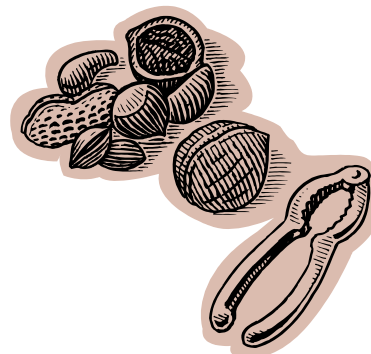
There is no cure for food allergies; avoidance is the way to prevent an allergic reaction. This includes reading food labels for allergenic ingredients, asking questions about meal ingredients when eating out, and adopting behaviors that prevent cross contact, or contamination.

Here are tips to prevent contamination:

1. Check ingredient labels on food packages for allergens every time – food products may change. The food labeling law requires manufacturers to disclose whether products contain any of the top eight allergens.
2. Hands should be washed before meal preparation; and clean aprons, dish clothes and kitchen towels used.
3. Prevent cross contact between allergen-containing and allergen-free foods. Keep even a trace amounts of an allergenic food (e.g. peanut, peanut butter, peanut oil) from coming in contact with an allergen-free food or surface (e.g. counter, bowl, utensils).
4. Cooking a food containing an allergen will not make it safe to eat by someone allergic to it.
5. Do not share utensils. Preparation areas and counters, utensils, knives, containers, pans, dishes, and equipment should be carefully cleaned with hot, soapy water before used.
6. Do not use oils that have been used to cook or fry other foods.
7. Do not place the dish in the same oven, tray or grill or next to dishes containing the allergen.
8. Wipe up spills and splatter while cooking.
9. Allergen-free foods should be prepared first. If possible, keep separate areas for the preparation of allergen-free dishes.
10. Wrap food to prevent contamination from other dishes. Keep the allergen-free meal separate from other dishes before serving.
11. Control the eating situation. Keep kids from trading meals and snacks. Confine food to eating areas.

If someone feels sick after eating, act quickly; even traces of the allergen can cause a severe allergic reaction. Call 911 or your local emergency service.

By Vicki Hayman, B.S., MEd,
University Extension Educator
Sources: <http://www.foodsafetymonth.com/>;
www.mayoclinice.com/health/food-allergy;
www.webmd.com/allergies



Stock funds return 3.4%

This hasn't been a flashy year for stock investing. But so far, it has generally been a profitable one.

Most varieties of stock funds posted gains for the three months through June so far in 2014. The average diversified

U.S.-stock fund returned 3.4% in

the period, bringing its first-half return to 4.9%, according to the Lipper unit of Thomson Reuters Corp unit of Thomson Reuters Corp.

Funds with a bargain-hunting "value" style generally beat "growth" funds that focus on shares of fast-expanding companies. Investors are typically more willing to bet on value stocks when the economy is strengthening; when it's weak, they favor companies with the momentum to do well even in a challenging environment.

Most types of fixed-income funds also posted positive returns. Bond yields have generally been declining this year, and prices, which move in the opposite direction, have risen. That has surprised many investors who have been anxiously awaiting a climb in rates and the accompanying decline in bond prices.

By Karen Damato of The Wall Street Journal.





Roasted Pumpkin Seeds

Ingredients

- 1 quart of water
- 2 tablespoons salt
- 2 cups pumpkin seeds
- 1 Tablespoon vegetable oil



Directions:

1. Preheat oven to 250°F
2. Pick through seeds, remove as much stringy fiber as possible.
3. In a large saucepan, bring water and salt to a boil. Add seeds and boil for 10 minutes. Drain, spread on a paper towel and pat dry.
4. Place seeds in a bowl and toss with oil.
5. Spread evenly on a large cookie sheet. Roast at 250 F for 30 to 40 minutes. Stir about every 10 minutes.
6. When seeds are golden brown, remove from oven and cool. Eat or store in airtight containers and refrigerate until ready to eat.

Credit cards can be a costly lesson

Credit card debt swamps many people. Those who carry a \$7,000 debt balance pay approximately \$1,400 annually in interest.

If you are in your 20s and the average monthly payment of \$116 could instead be invested, it would grow to approximately \$180,000 at 5% interest or \$330,000 at 7%, by retirement.

When making a purchase, ask yourself whether it is a need or a want. If we purchase items with a credit card and no clear-cut payoff plan, we are asking for trouble.

15 things that indicate credit card trouble:

- ◇ Credit card balances are rising while your income is stable or decreasing;
- ◇ Paying the minimum amounts required on your accounts, or even less;
- ◇ Juggling bills and applying for new credit cards to pay off old ones;
- ◇ More credit cards than a gambler has poker chips;
- ◇ At or near the limit on each credit card;
- ◇ Charging more each month than you make in payments;

- ◇ Working overtime to keep up with your credit card payments;
- ◇ Not knowing how much you owe—and not wanting to find out;
- ◇ Receiving phone calls or letters about delinquent bill payments;
- ◇ Using your credit card to pay necessities like food or gasoline;
- ◇ Credit cards are no longer used for the sake of convenience, but because you don't have money;
- ◇ Dipping into your savings or IRA to pay monthly bills;
- ◇ Hiding the cost of your purchases from your spouse;
- ◇ Signing up for every credit card that sends an offer; or
- ◇ You have lost your job, and are concerned about paying your bills.

Credit card balances should be paid off monthly. Resist buying more than your income can support.

By Bill Taylor, University Extension Educator, retired



What do kids need to live financially smart lives?

Savvy parents know that life provides a number of “teachable moments” with children. A web site worth exploring with your kids is Money as you Grow, www.moneyasyougrow.org. This site provides age-appropriate knowledge milestones. It provides activities to equip kids with the knowledge to live fiscally fit lives.

Milestones for 3- 5-year-olds include:

You need money to buy things;

You earn money by working;

Learn to save before you can buy something you want; and

There's a difference between “wants” and “needs”.

Milestones for 6- 10-year-olds include:

Learn to make choices about how to spend your money;

Shop and compare prices before you buy;

It can be costly and dangerous to share

information online; and

Putting your money into a savings account will protect it and pay you interest

Milestones for 9 - 13-year-olds:

Save at least a dime for every dollar you receive;

Entering personal information, like a bank or credit card number, online is risky because someone could steal it;

The sooner you save, the faster your money can grow from compound interest; and

Using a credit card is like taking out a loan; if you don't pay your bill in full every month, you'll be charged interest and owe more than you originally spent.

Milestones for 14- 18-year-olds:

When comparing colleges, consider how much each school would cost you;

Avoid using credit cards to buy things you can't afford to pay for with cash;

Your first paycheck may seem smaller than expected since money is taken out for taxes; and

A great place to save and invest money is in a Roth IRA.

These statements include activities that teach financial principles. Review financial basics regularly. Some have money habits that work against our future financial security. This site has information to help ensure your children can live financially smart lives..

By Mary Martin, University Extension Educator, Community Development Education

Source: *Money as you Grow*, www.moneyasyougrow.org, 2014.



Events of Interest

Living and Working on the Land. September 3-4 in Sheridan. Speakers, sessions, tours and workshops to get the most from your rural property. Keynotes are Ken Meter and Frederick Kirshenmann. Scholarships are available. Info at www.blocksofsuccess.org. Register with Kacy at (307)777-6319.



Living & Working on the Land THE BUILDING BLOCKS FOR SUCCESS

Baking Bread at High Altitude, Albany Co. Extension meeting room, Sept. 12. Reserve by 9/5 at 721-2571.

Salsa Canning, Albany Co. Extension meeting room, Sept. 13. Reserve by 9/5 at 721-2571.

Preservation with Fermentation. Laramie at the Albany County Fairgrounds. September 29; 5:30 to 7:30. Reserve by 9/23 at 721-2571.

Food: Perceptions, Policy and Practices. The 14th Consumer Issues Conference. UW Union, Laramie, Wyo. October 9-10. Professional credits available. Information at www.uwyo.edu/cic

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Find UW Extension's facebook pages!



- Wyoming Saves
- University of Wyoming Extension
- University of Wyoming College of Agriculture and Natural Resources
- WyomingExtensionNutrition

Many county offices have their own Extension and 4H pages too!



UW Extension Centennial

In 1914, the US Congress passed the Smith-Lever Act which funded outreach efforts at land-grant universities. Thus the Cooperative Extension Service was born. 100 years later, Extension is the largest non-formal educational system in the world. It has stimulated innovative research and vital educational programs for youth and adults. The Act has proven a visionary piece of legislation that has changed the lives of Wyomingites and Americans for the better.



UW Extension has adapted to changing times and landscapes, and it continues to address human, plant, and animal needs in both urban and rural areas. Today, extension works in six major areas:

4-H Youth Development — cultivates important life skills in youth that build character and assist them in making appropriate life and career choices.

Agriculture and horticulture — research and educational programs help individuals learn new ways to produce income through alternative enterprises, improved marketing strategies, and management skills.

Natural Resources — teaches landowners and homeowners how to use natural resources wisely and protect the environment with educational programs in water quality and range management.

Family and Consumer Sciences — helps families become resilient and healthy by teaching nutrition, food preparation skills, family communication, and personal resource management.

Community and Leadership Development — helps local governments investigate and create viable options for economic and community development, and trains citizens to serve in leadership roles in their community.

Extension resources are also available online at the eExtension website - www.extension.org. This internet-based information system provides trustworthy, balanced views of specialized information and education on a wide range of topics.



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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