

Travelling Survival Tips

Winter 2015

Any time we travel in the winter there are critical things we should do before heading out to face the elements Mother Nature throws our way.

Before you travel even short trips go online and check the weather report at www.noaa.gov and go to the weather station nearest you. Or if you have questions, call your NOAA weather station and ask them what to expect in your travel route.

Even if it's advisable to take that trip, there are critical things to take with you. Make sure your vehicle is well maintained and serviced with a full tank of gas/fuel and make sure you take the

following items: Tire chains, jumper cables, tow rope, an emergency battery jumper pack, flashlight (with extra batteries), warm gloves, heavy coat, insulated bibs, winter hat/cap with ear flaps, blankets or a sleeping bag, winter boots, nuts, candy bars, jerky, dried fruit, bottled water and/or juice, and a portable lighter. Always have a shovel, and a mirror and whistle to signal for help or dig your vehicle out if it stuck.

Taking an Emergency "spot" hand-held device may be another critical item in your possession. Many cell dealers carry these. If you stranded you can signal via satellite if you need help and it will also

notify your contact person on a regular basis of where you are.

Then start by always taking a newer "Smart Phone" and use it to tell someone where you are going. Pull over and use the phone several times in route as there is then a cell phone tower record of where you travelled and when.

But the most important thing is no matter how bad it gets, stay in your vehicle: it has much more protection then heading out on your own in the elements, and it can be spotted easier than you can be spotted.

By Ron Cunningham, UW Northwest Area Extension Educator

FODMAPs—What Are They?

The acronym FODMAP stands for Fermentable Oligo-Di-Monosaccharides and Polyols. This is a topic to explore if we have intestinal disturbances such as chronic abdominal pain, bloating, diarrhea, cramping, and stool irregularity. First, someone suffering from the above symptoms, should seek advice from their medical provider. An estimated half of all adults who suffer from these symptoms have what is called a Functional Bowel Disorder or Irritable Bowel Syndrome.

With the increasing popularity of the gluten-free diet, healthcare providers should educate patients on the possibility of a low FODMAP dietary approach, to reduce symptoms related to Functional Bowel Disorder. A diagnosis of Gluten-Sensitivity or Celiac Disease may be valid, but it may be worthwhile to look at a low FODMAP dietary approach

to help identify other foods that may cause intestinal discomfort.

FODMAPs are specific carbohydrates that may not be digested or absorbed efficiently. The remaining carbohydrate in the intestine may pull water into the intestinal tract and/or become food for bacteria, leading to fermentation resulting in gas, cramping, bloating, constipation and/or diarrhea. A common FODMAP is lactose, the natural sugar found in milk. For some, limiting lactose in their diet is effective at limiting symptoms related to Functional Bowel Disorder; for others, it involves all the FODMAP carbohydrates causing the offensive symptoms due to their additive or collective effect.

Here are a few of the FODMAPs that may be present in your diet:

Fructose (some fruits more than others, agave, honey, high fructose corn syrup)

Lactose (sugar in milk and milk products)

Fructans (wheat, onion, garlic, cabbage, chicory, inulin)

Galactans (soy products, legumes, broccoli)

Polyols (apple, cherry, avocado, blackberries, plums and prunes).

To discover if you are sensitive to a particular food, keep a detailed food diary identifying foods you are eating and symptoms that consistently occur after consumption of a particular food, to share with your medical provider.

To read the complete version of this article (with references), go to <http://uwyoextension.org/uwnutrition/author/mbardsle/>.

By Melissa Bardsley, MS, RD, LD, CDE, mbardsle@uwyo.edu



Are Organics More Nutritious?

Have you ever wondered what that 'organic' label really means and if eating organic foods will improve your health? Exciting new research is shedding light on the question of organic foods and health, helping make food purchasing decisions more informed.

To use the USDA Organic seal, a product must utilize approved methods for production and processing, designed to foster cycling of resources, promote ecological balance, and conserve biodiversity. Synthetic fertilizers, sewage sludge, irradiation, and genetic engineering may not be used.

Will eating organic food make you healthier? The answer is not as straightforward as you might wish. To understand how eating organic foods—specifically plant foods—affect health, we can look at two important factors: exposure to synthetic pesticides and the nutrient composition of organic vs. conventionally-grown foods.

Conventionally grown foods have a greater risk for pesticide contamination than organic. Further, dietary intake is the greatest source of pesticide exposure for children. Rinsing food before eating it is always a good idea but it has not been demonstrated

to decrease exposure to pesticides, unfortunately.

Despite this, pesticide residue levels in conventionally-grown foods are typically well below government-established safety limits.

Eating organic foods will reduce exposure to these chemicals further but it is not clear that this will improve health.

Recent research has

also uncovered significant nutrient differences between organic and conventionally-produced foods. The most exciting is finding higher concentrations of a range of antioxidant compounds in organic foods. While positive, the metabolism of antioxidants is complex and we don't understand a lot about how they work within the body. It is uncertain that an increased intake of antioxidants would have a positive effect on our health.

Whether or not you wish to pay the premium for organic foods is your choice. For information on healthful food choices visit www.choosemyplate.gov.

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



Be it Resolved . . .

According to a University of Scranton study published in the *Journal of Clinical Psychology* (see www.statisticbrain.com/new-years-resolution-statistics/), the top five New Year's resolutions for 2014 were: 1. lose weight, 2. get organized, 3. spend less, save more, 4. enjoy life to the fullest, and 5. stay fit and healthy. Three of these top five resolutions (#1, #3, and #5) directly involve health and personal finances while the other two (#2 and #4) are indirectly related (e.g., organized people are likely to keep their finances on track and healthy and financially secure people are able to live life to the fullest).

If you haven't, then sit down and set a few goals. Too many will be overwhelming. Set goals that are SMART, specific, measurable, attainable, realistic and relevant, and time-bound. "I will walk, increasing my distance/time by 10% each week, starting January 6." This is an example of a SMART goal. It could also be "I will eat 3 different fruits a day, beginning January 6." This would truly be a *fresh start*. Or choose a goal of your own. These small but SMART goals can make a *big* difference in your life, by December 31, 2015.

Research shows that it's really helpful to journal your progress. People who are successful with goals write them down. Keeping track is also helpful in working out barriers to success. Keep in mind that journals can have all kinds of things in them: writing, cartoons, stickers, decorations, motivational ideas, feelings, and pictures.

Did you mess up on your goal? All is not lost. Review your goal. Pick right back up and get back on track. Is the goal not realistic? Then change it—the goal belongs to you. You own it.

Keep in mind that you are special, unique. You deserve a healthy body, and a healthy lifestyle that keeps you feeling good. Set a goal to take care of yourself in the New Year, for those of us who care about you.

Christine A. Pasley, B.S., M.Ed., University of Wyoming Extension Educator in Southeast Wyoming

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An Annual Financial Calendar: Key Action Steps

Many dates are predictable in the world of personal finance. For example "tax season" always occurs during the first quarter of each year and December 31 is the last day of each calendar year to make charitable donations for itemized deductions. Sometimes we are so busy that it is easy to forget financial milestone dates or the best times to take certain actions. Below is a list of recommended action steps for each month of the year:

January: Start the year off right by reviewing your financial situation with an updated net worth statement. Determine the value of what you own (assets) and what do you owe (debts) as well as how much income you earn and where it goes. Also pay the IRS your final estimated tax payment for the previous year, if applicable.

February: Organize tax documents to prepare your federal and state income tax returns. Make an appointment with a tax preparer or buy tax preparation software, if needed. If you haven't already done so, fund your last year's IRA this month or next so you're not rushing to do this right before the April tax filing deadline.

March: Reduce clutter in your financial life by "spring cleaning" your finances. Keep only important receipts, records, and papers. Instead of using the "stash and pile" method of organization, take a "file It, find It" approach. Develop a summer vacation budget now so you have several months to save what you need.

April: File your tax return by the tax filing deadline or file for an extension to avoid penalties. Complete paperwork and deposits for IRA and SEP savings plans. If applicable, make a first quarter estimated tax payment.

May: Continue saving for your summer vacation and develop detailed plans. Make travel arrangements and reservations, if not done previously. Pay down outstanding debt, bulk up your emergency fund, and/or save for a financial goal with your tax refund. Check the semi-annual rate on U.S. savings bonds (announced on May 1).

June: As farmer's markets open, look for deals on fresh produce. Conduct a mid-year review of income tax withholding and adjust your W-4 form or remaining estimated tax payments if needed. Service your car to save on gas when prices are higher in the summer. If applicable, make a second quarter estimated tax payment.

July: Continue your mid-year financial review. Adjust

your spending plan (budget) or rebalance the weighting of investments, if needed, to return to your desired asset allocation. Celebrate Independence Day by doing something to secure your financial independence (e.g., start or increase retirement plan savings).

August: Can or freeze fruits and vegetables from your garden or farmer's markets to eat later when produce is more expensive. File your income tax return by August 15 if you got an extension beyond the April deadline. Look for sales and sales tax "holidays" for back-to-school shopping for clothes, shoes, and school supplies.

September: Consider laying away items for the holidays now so you have several months to earn the money to pay for them. If you need a new car, take advantage of sales as auto dealers clear out current year models. Start a holiday savings club plan for next year. If applicable, make a third quarter estimated tax payment.

October: Prepare your home for winter with an energy audit from your utility company. Take advantage of open enrollment season for your employer's health insurance plan, a state health insurance exchange, or a Medicare Part D prescription drug plan. Get a flu shot and start considering year-end financial moves such as "bunching up" itemized tax deductions?

November: Consider your income tax withholding for next year and file a new W-4 form with your employer, if needed. Take advantage of holiday sales at stores and/or online. Review and/or revise employer retirement savings plan contribution for next year and check the semi-annual rate on U.S. savings bonds (announced on November 1).

December: Distribute good will to family and friends and share your bounty with others. Give wisely to charities. Look for year-end bargains during before- and after-holiday sales. Set one or more financial goals for next year. Consider giving tax-free gifts to relatives that count for this year's gift tax exclusion. Use all or part of a year-end bonus for savings and/or debt repayment. Make an early fourth quarter estimated tax payment or mortgage payment, if you need tax deductions, and a required minimum distribution (RMD) from tax-deferred retirement accounts if you are over age 70 ½.



Building a Powerful Website

Being online is not an option for businesses. With the explosion of mobile devices and more and more people use the web (it's not just the millennials). Your business needs a strong website. Think about it from a marketing perspective. Your website can be as strong as any competitors. So how do you make it happen? Start with this checklist of little things you can't overlook. <http://blog.hubspot.com/marketing/website-launch-checklist>

Being Effective Starts with Morning Routines

As a busy person, your day is filled with things to do. Some are big tasks and some are small. Some are high priority and some aren't (but they still need to get done). How often do you find yourself just diving into the things you didn't get done yesterday and the pile of new things that have already come in. According to Inc. magazine, effective people take control of their day immediately in the morning. Put everything aside and try these tips in your life. 2015 is just around the corner. Make it your year. <http://bit.ly/1x2lr5Q>

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Dirty Dishtowels

By Christine Pasley, University Extension Educator

Do you change your dish towels regularly? A study published in *Food Protection Trends* revealed that Salmonella and E.coli can survive in cotton dish towels and could contribute to cross-contamination, causing food borne illness, at home.

The USDA Food Safety and Inspection Service research found towels to be the most contaminated of all kitchen surfaces examined.



If you grab a towel after handling raw meat but before washing your hands, that towel could be contaminated and cause food borne illness. Keep in mind the six items that bacteria need to grow and thrive: food, acidity level, time, temperature, oxygen, and moisture (think the acronym FAT-TOM). The food from your hands or any surface that isn't too acidic or alkaline, a temperature between 40-140 degrees F, the correct oxygen level, and moisture can be encouraging colonies of disease-causing bacteria on your dish towels.

If you use cloth towels in your kitchen, wash them frequently in the hot cycle of your washing machine. If you use paper towels to wipe kitchen surfaces or hands, toss them after one use. Do not try to re-use them.

Source: *Partnership for Food Safety Education, December 2014.*



From the editors

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

Cole Ehmke, Personal Finance Specialist
cehmke@uwyo.edu

Christine Pasley, Nutrition and Food Safety Educator
chrisp@uwyo.edu