

Select a Smart Snack Bag!

Summer 2015

Do you find yourself hungry in the middle of the afternoon and in line at a vending machine? Snacks can be a valuable part of a healthful eating plan – but they can also add unneeded calories, sugar, sodium and fat.

Planning a “Smart Snack Bag” can prevent overeating at mealtimes and throughout the day. They offer a great way to eat more fruits, vegetables, whole grains and low-fat dairy, things we often don’t get enough of.

For active people, snacks can supplement meals. Children are still growing and may need to eat more often to get needed calories and nutrients.

Healthy snacks can provide an energy boost and satisfy mid-day hunger. After three or more hours, a snack can help bring up your blood sugar level for optimal energy. For older adults with smaller appetites or limited energy, several

small meals including snacks may be easier for their bodies to handle.

Here are some ideas for healthy snacks:

- **Plan your snacks.** Keep a variety of tasty, nutrient-rich, ready-to-eat foods nearby, to take the edge off hunger. Snack ideas include fresh fruit, air-popped popcorn, whole-grain crackers, dried fruit and nut mixes, almonds or fat-free yogurt.
- **Make snack calories count.** Snack on foods that fill nutrient gaps in your day's eating plan.
- **Go easy on high-calorie snacks like chips, candy and soft drinks.** They often contain solid fats and added sugars.
- **Snack when you're hungry – not because you're bored, stressed or frustrated.** Exercise can actually feed those emotional urges.

- **Snack on sensible portions.** Choose single-serve containers or put a small helping in a bowl rather than eating directly from the package.

- **Quench your thirst.** Water, low-fat or fat-free milk and 100-percent juice are a few options. Flavored waters might be high in added sugars, so check the label.



For ideas for a “Smart Snack Bag”, contact your local University of Wyoming Extension office or go to www.uwyo.edu/wintherockies_edur/a%20new%20you/

By Christine Pasley, BS, MEd

Build Your Financial Literacy

Financial issues can be complex, and the consequences of your decisions can be profound. Friends or your family might provide some help and guidance, but ultimately you must assume the responsibility for making and living with your financial decisions.

But it doesn't take a lot of effort to help keep good financial insights foremost in your mind. Here are some ideas to help you learn to make better financial decisions and take control of your financial future.

1. Take advantage of the resources on the Internet. Many large and reputable financial institutions (banks, credit unions, brokerage firms, mutual fund companies and insurance companies) have good articles that address many of the

issues you will face. Just be sure that the websites you visit and learn from are legitimate and have your best interests in mind.

2. Read some of the personal finance columns in the newspaper or your podcast feed. Many syndicated columnists address complicated issues and boil them down to fundamental approaches that you may find helpful.

3. Talk to knowledgeable people. Your parents and friends who have financial experience can be valuable resources. They may have already dealt with an issue and you can learn from their experiences. If it is a critical issue or one that involves large sums of money, consider talking with an accountant or attorney.

4. Read a personal finance magazine. While you may not want to spend the money to subscribe, by buying one occasionally or reading one in a waiting room, you may find an article or two that is interesting and relevant.

5. Buy a personal finance book. There are many good, inexpensive ones on places like Amazon. Find one that seems interesting and use it as a reference.

6. Consider personal finance software. An app for mobile devices like YNAB (which stand for You Need A Budget) are intuitive and handy.

Final words It is never too early (or too late) to improve your financial literacy. In fact, if you avoid major mistakes and do some of the most basic things, you may find yourself on the road to controlling your financial future with a lot less financial anxiety.



5 Steps to Sell on Facebook

Got some stuff you'd like to sell? Generating cash with the items in your place is easy. The secret? Facebook groups.

An excellent way to sell stuff is via the numerous local Facebook groups devoted to such sales. In my community (Laramie) there are at least four groups, each with a slightly different emphasis, and each with many, many members.

Facebook groups have been springing up rapidly in the last few years. To find one in your area, just sign onto Facebook and then search for the name of your town/area and the word "sale" or "sales" or "upcycle" or "garage sale" or "furniture" or "classifieds," etc.

Some groups may be closed, so you'll have to ask to be admitted.

Here are some observations on getting things sold.

1. Take good pics

An iPhone camera photo will probably be fine, but take the best photos you can — good angles, nice detail, good lighting. You'll avoid having to answer questions about details or worse, someone walking away from a sale after arranging a meeting.

2. Write a good description

A good description helps. Be as specific as you can. How big is it? Who made it? What did you pay for it originally? What does it sell for new today? Why are you getting rid of it? What size is it? How much do you want for it?

3. Be honest

If there's a stain or flaw or other

weakness, make sure you let viewers know up front. It will only save you time and disappointment later on.

4. Price it right

At a second hand store or an auction, items might sell for about 10 percent of what the item might sell for at retail. At a consignment store, merchandise might be priced at about 1/3 of retail. I'd shoot for the about 30% of retail for Facebook groups as well, unless you're dealing with something that's relatively new or special. Take a look at past

postings and see what items have gathered interest quickly and those which have sat for days and are bumped to the top of the feed a few times by the poster.

5. Follow the rules

These groups will have rules about what can be sold (often pinned at the top of the page) since the structure is different than sites like Craigslist or auction services like eBay in which there are dedicated rules pages. They are usually quite casual though. Some might allow only one bump a day. Naturally no vulgarity or obscenity is allowed.

I'd expect those people who have expressed an interest in an item (by commenting on the post or perhaps by sending you a private message) to arrange a meetup within a day or so to close the deal. If it doesn't work out, then you can go down the list to the next interested person.

Whatever the rules and practices are, read/discover them, learn them, follow them. Your wallet will thank you.

By Cole Ehmke, UW Extension



DIRECT DEPOSIT: The Safer, Easier Choice

Directly depositing payroll checks in a bank account has made life safer and more convenient for thousands of workers. It eliminates the risk of lost or stolen checks, and helps protect against fraud and identity theft.

Direct deposit also provides you with immediate access to your money from virtually everywhere, which can be important in the case of a natural disaster or a major life change.

But did you know you can also have your Social Security or other government payments directly deposited?

With direct deposit, you have:

- The safest method of receiving your payment
- An easier, more convenient way to access your money
- Control over your money and your time

Switching to direct deposit is a small but important way that people who get Social Security and Supplemental Security Income (SSI) checks can improve their lives. And it just takes a few minutes to sign up.

If you or those close to you are still receiving Social Security or other federal benefits by check, be sure to look into switching to the safest, easiest option — direct deposit.



Local Food Safety: Risky Business?

Are locally grown foods as safe as those from a grocery store? This seems like a simple question, but there's a complex answer.

Locally grown foods may very well be sold in your local grocery store. Check out the country-of-origin label and store signage. Some foods are grown in the US. Nearby? Maybe. You may find fresh Colorado melons in the grocery store *and* at the farmers market.

Farmers are *generally* careful about how they handle food for the marketplace. But don't be afraid to ask local producers how they produce, transport, or prepare food.

If you plan to preserve food for your family, start with safe, quality produce, and follow *current* safe USDA recommendations for preservation. If you have an **old** canning guide, you may need a new guide, www.uwyo.edu/foods/educational-resources/food-preservation.html.

The UW Extension project *Eat Wyoming* addresses locally grown foods – including sources, education, recipes and a database of Wyoming-grown foods. You'll be surprised how many foods can be grown in Wyoming, see www.wyoextension.org/eatwyoming.



You might like to become a "locavore," someone who eats food produced closer to home, when possible.

Basic food safety principles are the same no matter where you eat. Potentially hazardous foods are foods that can support the growth of disease-causing microorganisms, given the right conditions. Keep the food processing area, materials and processors (people) clean. Keep potentially hazardous and non-hazardous foods separate. Cook foods

correctly, as needed. Chill hazardous foods correctly for a limited amount of time. Keep hazardous foods safe by keeping them out of the temperature danger zone, 40-140°F. When in doubt as to whether or not food is safe, throw it out.

If you're thinking about processing foods to sell – jellies, jams, canned foods, baked items – keep in mind that preparing quantities of food is more complex than preparing a meal at home. Great care must be taken to avoid exposing yourself or your customers to food safety dangers.

Learn to produce and preserve food correctly. As a consumer, ask questions when buying locally. Eating shouldn't be risky business!

By Christine Pasley, BS, MEd, University Extension Educator

13 Tips to Ease Stress

Use these tips to help keep stress at bay.

1. Ask yourself what you can do about the sources of your stress. Think through the pros and cons. Take action where you can.
2. Keep a positive, realistic attitude. Accept that although you can't control certain things, you're in charge of how you respond.
3. Stand up for yourself in a polite way. Share your feelings, opinions, or beliefs, instead of becoming angry, defensive, or passive.
4. Learn and practice relaxation techniques. Try breathing exercises, meditation, prayer, yoga, or tai chi.
5. Exercise regularly. You'll feel better and be more prepared to handle problems.
6. Eat healthy. Avoid too much sugar. Focus on fruits, vegetables, whole grains, and lean protein. When you're stressed, you'll probably want less-nutritious comfort foods,

but if you overdo them, they'll add to your problems.

7. Try to manage your time wisely.
8. Say no, where you can, to things that would add more stress to your life.
9. Make time for hobbies and interests.
10. Get enough rest and sleep. Your body needs time to recover from stressful events.

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Want to keep informed about money and health? 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!



Good Records: The Foundation of a Strong Business

There are two distinct types of records—financial and production. Financial records relate primarily to the income and expense transactions. Product sales, operating expenses, equipment purchases, accounts payable, accounts receivable, inventories, depreciation records, loan balances and price information are all examples of financial records.

Both production and financial records are important to the efficient management of today's businesses and, used together, they provide a valuable picture of a farm's viability. There are two key reasons why you need an effective record-keeping system. The first one that usually comes to mind is compliance. If you are a business owner then you will need to supply information regarding your business to a number of agencies including your lenders, the Internal Revenue Service, and your state and municipal tax departments. And, in the event of a disaster you will be required to present past records in order to participate in many state or federal emergency programs.

The second, and probably most important, reason for having a good record-keeping system is to have the data you need to make sound decisions regarding your business.

Having accurate, up-to-date records is one of the best tools you can have when choosing where to focus your management effort for the future. Will you add new products? Diversify your venture? Raise your prices? Seek out more customers? Expand your business? Try a new marketing strategy? Any of these are fair questions to ask but if you don't have good records it will be tough to find answers. Selecting a record-keeping system should depend on how the records will be used, who will be the record-keeper, and how many individuals will need access to the data.

There is no "best" record-keeping system for all situations but any records system should:

- provide accurate and necessary information
 - be user-friendly
 - be flexible enough to provide information in a variety of ways
- A common question is whether a computer system is "better" than a paper ledger. While a computer-based record-keeping system might make the job easier, the question is really what system works best for your management team? If you don't like computers then investing in one just for record-keeping is probably not a good investment. Either way, it is not where you keep track of your records that matters – it is the fact that you make a commitment to keep your records up-to-date and accurate.

If you are interested in improving your record-keeping skills there are a number of workshops, factsheets and guides that can help you on extension.org and other websites.



Who is this Gluten character?

Gluten is a mixture of proteins found in different types of grains. It is made up of two different proteins gliadin (prolamin) and glutenins (glutelin), important components of wheat seeds. Glutelin proteins are naturally found in wheat, rye, barley, and other grains such as durum (semolina), spelt, einkorn, emmer, Khorasan, club wheat, triticale, and farro. Gluten helps in providing texture, moisture, air retention, heat stabilization, flavor, and structure.

Individuals that suffer from Celiac Disease have a genetic disease that affects the lining of the small intestine and hinders the absorption of nutrients during the digestive process. For more signs and symptoms visit celiac.org.

Gluten provides important properties for baking. When thinking about types of baked goods that need more structure, we think about breads and cakes. Other baked goods, like cookies, can handle flour that does not have the "gluten" type properties. With this said, swapping regular flour with either a gluten free pre-made flour such as Bob's Red Mill or using a naturally gluten free flour such as almond flour for cookie recipes usually are acceptable and will produce an acceptable product.



When baking cakes, pancakes, and breads that need more structure, using a pre-made flour mix such as Bob's Red Mill GF Chocolate Cake mix will already have additives such as xanthum gum to help with the binding process of baking. If choosing to use other flours such as coconut, almond, or quinoa, in pure form and no added ingredients, a good tip to go by is a ½ teaspoon to 1 teaspoon of Xanthum Gum per cup of flour. When using more exotic flours such as coconut flour or tapioca starch, a recipe that has already been tested can be very helpful and more likely to produce an acceptable product.

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