



# NORTHEAST EXTENSION CONNECTION

Fall 2016

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## Hearing an ungrateful whine? Teach your child the value of gratitude



**By Stacy Buchholz**  
4-H/Youth  
Development  
Educator

The beautiful fall colors and cooler days are really beginning to signal the start of the holiday season. In fact, the holiday decorations are already on display in most department stores. As I think about the stress and financial strain that can occur during the holiday season, I try to remind myself the reason we celebrate holidays, and feel grateful for the opportunity to reflect on another great year.

Studies show gratitude is one of eight elements to living a happy life, resulting in success and well-being during adulthood, so it would make sense that helping youth learn gratitude will make them happy and successful as well. Taking this a step further, long-term studies of youth have validated the importance of gratitude, linking gratitude to greater social support and protection from stress and depression over time. We know gratitude is important, but how do we teach youth to be grateful? Keep these tips from the book, *Making Grateful Kids: A Scientific Approach to Helping Youth Thrive*, in mind as you teach your children the value of gratitude.

The first step to teaching gratitude is to model that behavior for your children. Expressing gratitude through spoken words, writing, small gifts or acts of kindness gives your children an example of what it means to be grateful. Mindfully showing gratitude will make it more public, set an example for your children, and also make you feel happier as a result! Take this a step further and help your children practice gratitude in their daily lives by praising their positive attitudes and asking them to acknowledge occurrences that positively impacted



them that day.

Next, support your child’s autonomy, help them discover their strengths and talents, and take ownership of their



abilities. As youth take ownership over their skills and talents and become responsible for developing them, they gain things to appreciate in life and make it easier to attract support from others, thus inviting

gratitude into their daily life. For example, allow youth to complete chores that fit their skill set or choose activities that utilize their talents, providing them with the opportunity to feel grateful for the talents and skills they have and invite gratitude from you or others for what they can accomplish.

Further, help your child focus on fulfilling intrinsic goals. In a time of instant gratification and extreme focus on extrinsic goals such as desiring or having possessions that show wealth, status, or convey a certain image, it is important to help your child see the value in focusing on intrinsic motivations. Focusing on extrinsic goals leads

less fulfilling social relationships and can even stop youth from building positive connections with others. Instead, helping youth focus on and successfully achieve intrinsic goals such as engaging in activities that provide



community, affiliation, and growth helps them feel a sense of belonging, build competency, and develop autonomy. For example, encourage them to join a club, participate in an extracurricular activity, or take lessons. These are critical to the development of empathy, gratitude, and happiness. Make sure to celebrate their achievements to further instill that sense of gratitude.

Next, encourage your child to help others and cultivate relationships. Your child’s ability to build social relationships depends on empathy, gratitude, and service to others. Lead by example, and help them understand the importance of saying thank-you, giving small gifts, cooperative behavior, a helping hand, and a positive attitude have on building relationships with others.

Lastly, help them find their passion. We all need a purpose in life, something we are passionate about that helps us create meaning in our lives. Helping your child find a passion that resonates with their values, talents, interests, and dreams, then encourage them to explore that passion and find a way they can make a difference. As your child learns and grows through their passions, they see the world in a different way and their place within that world.

Society today is in desperate need of more gratitude, and teaching youth the value of gratitude will ensure we are doing our part to not only ensure our youth are successful adults but also making our world a better place. So, parents and leaders, as the holiday season approaches, let’s try to encourage more gratitude and less materialistic fulfillment. Let’s work hard to show that gratitude really is one of the greatest gifts we can give ourselves!



### Top 10 Habits of Grateful People

1. You don’t expect life to give you everything you deserve.
2. Your happiness is not dependent on preconditions; if this happens then I can be happy.
3. You understand that adversity helps you see the bigger picture; you have to have the rain to see the rainbow.
4. You have hope, seeing past the negative.
5. You are forgiving, understanding, and empathetic. Let go of your grudges.
6. Grateful attitudes take work, keep it going when it’s hard.
7. Keep a positive attitude, you are never a victim of life.
8. You are flexible in your thinking, and are willing to change when things are not working out. This lends to true growth and wisdom.
9. You focus on the lessons learned from setbacks, not the setbacks themselves.
10. You define your self-worth through your determination and dreams, not failures and disappointments.

\*\*Taken from Lifehack.com



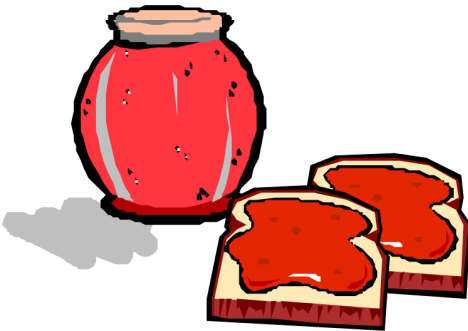
# ONE ROTTEN APPLE



**By Vicki Hayman**  
Nutrition and  
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Educator

Fall is here; winter is coming, and now is the time of year when the smell of apples, and cinnamon pervade the air giving a warm and cozy feeling. As the old saying goes, an apple a day keeps the doctor away, and it is true. Apples are extremely rich in important antioxidants, flavanoids, and dietary fiber. The phytonutrients and antioxidants in apples may help

reduce the risk of developing cancer, hypertension, diabetes, and heart disease. But when your Honey Crisp in the back of your fridge ends up less than Golden Delicious what should you do? No fear, there are many ways to use old apples that still deliver on the great taste and nutritional value.



## Apple Butter

Old apples make perfect apple butter for your morning toast or bagel. Simply bring to a simmer, partially cover

and cook until the apples are soft, about 20 minutes. Remove from the heat and stir in lemon juice, cinnamon, vanilla and cloves. Puree the mixture in a blender in batches until smooth. Apple butter can even be made in a slow cooker, and your house will have that delicious fall smell all day long.

## Homemade Applesauce

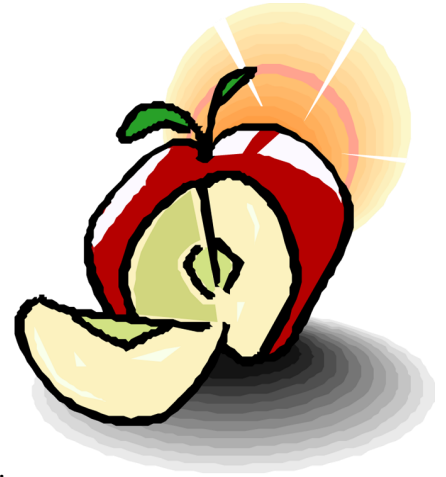
Homemade applesauce is an excellent use of old apples and is very similar to the process for making apple butter. Applesauce just uses water, sugar or honey, and has a chunkier consistency. Many chefs recommend using cinnamon sticks instead of ground cinnamon when

making applesauce and then removing the sticks after cooking.

## Apple Fruit Leather

Fruit leather is a great healthy alternative to the preservative laden fruit snacks kids love.

It is basically apple butter with some sugar, corn syrup, or honey that has been dried in a very low oven until it is tacky but doesn't stick to your finger, about 2-3 hours. It can be stored up to one month at room temperature and up to a year in the freezer, but don't count on this delicious snack sticking around that long.



## Apple Smoothie

Try an apple in your morning or afternoon smoothie instead of a boring old banana. Apples make an excellent base for any smoothie, whether you are after a sweet or tart flavor. If you really want something different, blend apple, shredded carrot, fresh ginger, a handful of greens for an invigorating, energy-blasting, vitamin-infused morning beverage.

## Baked Apple Chips

There is something satisfying about crunchy snacks, which is why apples are so perfect but when your apple is no longer crunchy, you can put the crispness right back into it with apple chips. Old apples can be cored, sliced



and baked in a 225°F oven until apples are dried and edges curl up, 45 minutes to 1 hour. For even more flavor, sprinkle the apple slices with cinnamon and sugar before baking.

### Roasted Apples and Veggies

Fall is the perfect time for roasted sweet potatoes, yams, carrots, and squash and apples are an excellent accompaniment. For best results, use wedges of baking apples such as Jonathan, Empire, Braeburn, Cortland or Granny Smith, and add the apple wedges to the baking dish about 15 to 20 minutes before you think the dish will be ready because they cook faster than most vegetables.



#### Apple Soup, Anyone?

Apples can help to make rich and hearty soup base that you can add vegetables, chicken and herbs.

Vegetables that work well with

apples in soups include celeriac, cabbage, parsnips, butternut squash, fennel, sweet potatoes, carrots and leeks – just to mention a few. Depending on the recipe, you may want to use tart apples, such as Granny Smith or Pink Lady, or sweet-tart varieties like Cameo, Empire, Braeburn, Mutsu or Crispin.

### Add Them to Salads

Now days apples are for more than Candy Bar Apple Salad; apples are being used in everything from a slaw to chicken salad. One delicious idea is adding apples, walnuts and cranberries to a green salad. For best results, use apple varieties that are slow to brown when cut, such as Cortland, Ginger Gold, SnowSweet, Ambrosia, Masanov, Cameo, Envy and Shizuka. Also lemon juice will slow the browning on any variety of apple.

### Baked Apple Goodness

When you crave a sweet after dinner dessert, but don't

want to eat something high in sugar, pull out that wrinkly apple in the back of your fridge. They caramelize sweet in the oven, especially if you sprinkle them cinnamon, vanilla, or a handful of raw nuts and raisins, so no added sugar is needed.

### Replace Unhealthy Ingredients in Cake

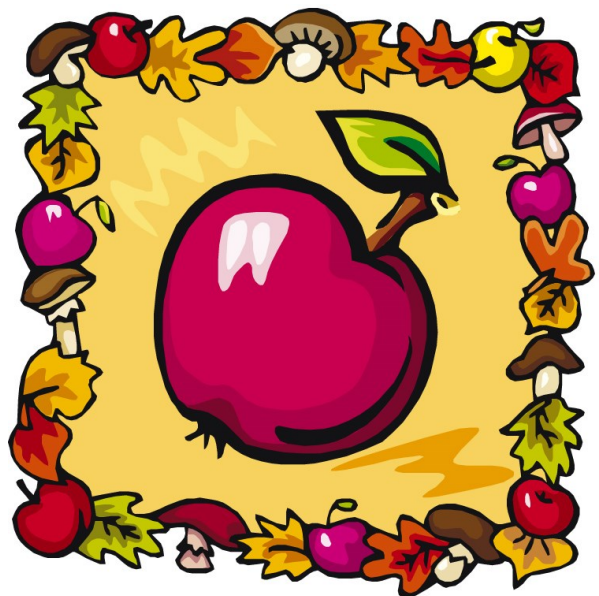
#### Recipes with Apple Sauce

Your favorite muffin or cake recipe can be much healthier if you replace up to half of the sugar and butter/oil the recipe calls

for with homemade apple sauce. This trick doesn't work with all recipes, but it's definitely worth a try if you are looking for healthier ways to satisfy your sweet tooth with an old favorite.

Now you can stop throwing away those less than perfect apples in the bottom of your crisper and turn them into the perfect meal, snack, or desert which will make getting your apple a day that much easier.

(Sources: [allrecipes.com](http://allrecipes.com); [nchfp.uga.edu](http://nchfp.uga.edu); [www.healwithfood.org](http://www.healwithfood.org); [medicalnewstoday.com](http://medicalnewstoday.com))



# Keeping the Ranch in the Family

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**By Blake Hauptman**  
*Ag and Hort Educator*

Keeping the ranch in the family. That sounds like an easy enough concept. In reality, however, it can be quite challenging. Whether it's a case where the ranching business won't support the parents and their kids on its own, or family members have a difficult time getting along, there are often many hurdles to jump over before it can be passed on to the next generation.

This past year I have been attending the High Plains Ranch Practicum in Cheyenne, WY. It is an eight day ranch management school put on by the University of Wyoming Extension and the University of Nebraska-Lincoln Extension. The school touches on a variety of different subjects that include grazing management, forages, animal nutrition, business, economics and other important topics. The last time the school assembled we had the opportunity to listen to a very engaging speaker, Dave Pratt of Ranch Management Consultants. He dedicated an entire day to discussing family relationships and his experiences when working with ranching families on this very issue.



As I listened to Dave speak, his talking points struck a deep chord, as I have grown up in a large ranching family and have seen firsthand some of the repercussions of family members who were unable to reconcile their differences. Dave mentioned that only one-half of family ranches, hoping to transfer the ranch intact to the next

generation, are successful in doing so. I've sometimes wondered if we tell ourselves at some point in our lives, "that will never happen to our family, because we all get along so well!" Unfortunately, this isn't always true. Sometimes things change, but it's how we handle this change that matters. That's why it is so important to be proactive and have family meetings and discussions before you've reached a crisis point of no return.

A few of the big takeaways that I took from this discussion with Dave Pratt and educators at the High Plains Ranch Practicum included:

- Maintaining an open line of communication between family members, employees, and anyone else who is a part of the ranch
- Listening to understand people's concerns, rather than listening only to form a response; otherwise known as empathic listening
- Selling your ideas without coming off as condescending and discrediting how the past generation has managed things
- Making sure everyone feels heard (including employees and in-laws), be open to change, and set up scheduled meetings to work on the business and discuss new ideas
- Don't shy away from difficult situations, confront them in a positive manner before they become a bigger problem
- Don't be afraid to ask for outside help when necessary, but make sure other family members know your intentions beforehand
- Refrain from hiring people based on what they are good at, but rather what needs to be done and establish an organizational chart based around these concepts

A very simplistic family organizational chart will look something like the text box at the bottom of the page. Your shareholders group would include anyone who has interest in the ranching business. This would comprise of people both on the ranch and off the ranch. The board of directors includes the people who make decisions and come up with a strategic plan for the ranch. This could just involve family members, or it could possibly include a trusted outside source or multiple sources. The CEO is the one person who is responsible for implementing the strategic plan. The vice presidents and/or managers are who carry out the operations to reach the goals of the shareholders and strategic plan set forth by the board of directors. It is important to note that individuals will most likely be a part of more than one component of the family organizational chart.

This may look and sound unnecessary, but it should make everyone, who has interest in the ranch, feel more valued. That still doesn't mean that there won't be conflicts, but at least you have an organized structure to resolve these conflicts when they arise and one person isn't left to handle them on their own.

I cannot stress enough how important it is to take this seriously. There, sadly, are so many cases where it isn't the lack of production or output on the ranch

that leads to the downfall. It's being unable to resolve the people issues that can lead to its demise.

Fortunately, there are many resources available that can help people through this situation. I would encourage you to contact your UW Extension office if you have interest in pursuing this topic further. They can help guide you in the right direction.





# Assessing the Nutritional Status of Ruminant Livestock through Fecal and Forage Analyses



**Blaine Horn**

**Rangeland & Forage  
Management  
Educator**

We've all heard the saying 'you are what you eat', meaning if you want to be healthy you need to eat good quality food. For animals this would be true as well. Livestock producers know that if they want their animals to be healthy and perform well they need to ensure that they are getting the nutrients they need. How can they accomplish this? Depending on the livestock operation it can be as simple as having the feeds and/or forages tested for their quality and then providing them the appropriate

supplements to address nutrient shortfalls. The dairy and feedlot industries have this down to an art. However, what about the rancher or farmer that grazes their livestock on native range or improved pastures. They too can have range and pasture forages analyzed for their quality but with regard to rangeland there is a diversity of plants to sample over vast areas. This would appear to be a very daunting task.

Is there an easier way for ranchers to assess the nutrient status of their livestock? If those livestock are ruminants (cattle, goats, sheep, etc.) there is with respect to crude protein and energy. It is simply collecting fresh fecal material from the livestock and having the Grazing Animal Nutrition Lab (GAN Lab) of Texas A&M University analyze it to assess what the crude protein and digestible organic matter (DOM) content of the livestock's diet was the previous two to three days prior to feces collection. %DOM in the diet can be converted to %Total Digestible Nutrients (TDN) and then to Mcal/lb Net Energy maintenance (NEm). This is a reliable method to assess whether the animals are obtaining an adequate amount of protein and energy. It is also much easier to do than clipping samples of what plants you think they are eating. From experience the best time to collect fresh fecal samples is when the livestock come in for water.

Unfortunately, fecal analysis is not able to assess what the mineral intake of the livestock was. The only way to evaluate this is to send samples of the available forage to a lab for mineral analysis. If the forage is hay, sampling some of the bales with a hay probe works well, if from an improved pasture with just one or two species clipping some of them is not a difficult task and the lab results should be

indicative of how much of each mineral the livestock are consuming. You do need to have a good idea of how much forage the livestock eat each day whether from grazing or hay but unlike a hay sample you want to air-dry the fresh pasture samples before sending them to lab. With regard to rangeland, the assortment of plants available to the livestock, in addition to pastures being hundreds, if not thousands, of acres in size would make it appear to be an overwhelming endeavor. Maybe not!



To keep this venture manageable you would only clip plants the livestock appear to be utilizing. If cattle, this generally will be grasses and grass-like (sedges and rushes) plants. For sheep, some forbs and/or shrubs may be in the mix and should be sampled as well. How many areas within a pasture forage samples should be collected from will be dependent upon how diverse the pasture is and the level of use these different areas receive. It probably is not necessary to take samples from multiple areas within a pasture but just from a few locations that are representative of the areas the livestock have been utilizing. In addition, with respect to grasses and grass-like plants it is possible that the sampled material can in most cases be combined for analysis saving on laboratory costs.

Even if minimum sampling is sufficient will the laboratory results be indicative of how much of each mineral the livestock are consuming? If not, what adjustment of the results needs to be applied to have a truer measure of mineral ingestion. To answer this a project funded by the Wyoming Department of Agriculture is being conducted to In

measure macro and trace mineral contents of rangeland grasses and grass-like plants along with their crude protein and energy amounts. In addition, beef cow fecal matter is sampled concurrently with forage collection to assess seasonal changes in dietary crude protein and energy of three beef cow herds (two ranches). The reason for crude protein and energy analysis of the forage when fecal analysis provides a better estimate of what the livestock are actually obtaining of these two nutrients is that the results can possibly be used to assess the true level of mineral intake by the livestock. Comparing forage crude protein and energy levels to that obtained by fecal analysis will denote how well human sampling of range forage represents what the livestock have been consuming. Based on the results an adjustment factor for mineral consumption could possibly be developed .

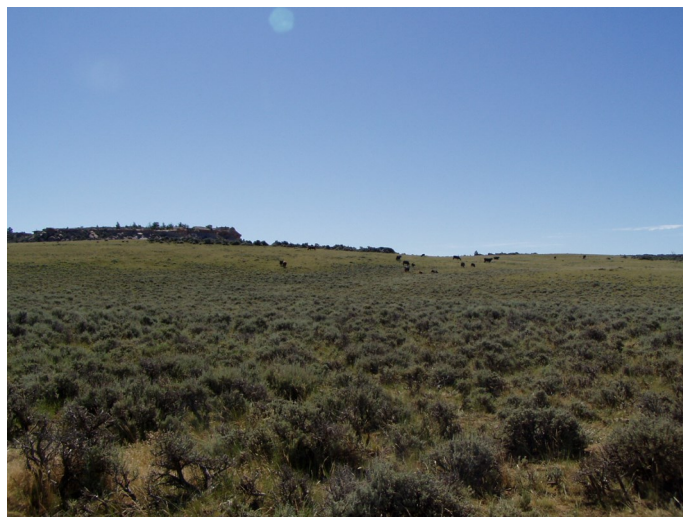
The first sampling of fecal matter and rangeland forage began in July 2016. Sampling has occurred approximately monthly for each herd hence. Cooperating Ranchers are Ryan Fieldgrove (25 miles NE of Buffalo) and Barry Crago (30 miles SW of Kaycee). Barry runs two herds due to the layout of the Willow Creek Ranch at the Hole-in-the-Wall. One herd grazes the foothills/sagebrush region of the southern Big Horns and the other along the Red Wall.



*Ryan Fieldgrove's Northeast of Buffalo, WY*

What we have learned so far is that average crude protein and energy contents of hand-selected rangeland grasses and grass-like plants has generally been similar to what the cattle ingested. Crude protein content of rangeland forage from 29 samplings between July 2015 and August 2016 averaged 6.7% whereas the amount in the diet was measured at 7.3%. Net Energy maintenance of the forage averaged 0.59 Mcal/lb and the amount ingested by the

cattle was 0.64 Mcal/lb. The amounts of these two nutrients measured in the forages was 92% of the amounts in the diet. Based on these results it would appear that any adjustment to potential mineral intake from the forage may not be necessary. For example; if lab analysis revealed that the forage contained 0.20% phosphorus an 8% adjustment would result in a dietary increase of only 0.016%. Sampling error along with biological variations would more than account for the difference.



*Barry Crago's foothills/sagebrush area of the southern Big Horn Mountains Southwest of Kaycee, WY*

What is also of interest from the forage quality data collected so far is that for the most part crude protein and NEm contents have been similar among the grasses and grass-like plants. However, there has been more variability in the mineral contents (calcium, magnesium, phosphorus, potassium, sulfur, copper, iron, manganese, and zinc) among the forages. Thus, if a grass is low in a mineral but makes up a greater portion of the cattle's diet compared to other plants higher in that mineral the sample average will over-estimate actual intake. To determine how much of a problem this could be we are also having fecal samples analyzed by a Washington State University lab to assess what plants are actually in the cattle's diet and what percent each makes up of it. No results to report on yet.

This project will continue into the summer of 2018. If you have any questions about it feel free to contact me. In addition, if you are interested in learning more about fecal analysis to assess livestock dietary crude protein and energy the GAN Lab website is <http://cnrit.tamu.edu/ganlab/>

I'm willing to assist anyone that would like to get started in using the GAN Lab to assess their livestock's nutrient status and what the lab results mean.



# Diversity & Inclusion within the 4-H world



**By Kimberly Fry**  
4-H/Youth  
Development  
Educator

Every group, every situation has a diverse culture. Many people think that Wyoming isn't very diverse, but that is not true. There are lots of people that you meet all with different backgrounds, different experiences they have gone through to make them who they are. According to Merriam-Webster, diversity is defined as, "the quality of having many different forms, types, ideas, etc." This can cover a range of attributes in people from body type and attire to education and values. Diversity

adds to culture in a way of acknowledging and accepting those that are different. Inclusion is defined as, "to make someone a part of something." Cultures are made up of different people including one another into their daily lives. These are two issues in which all youth organizations make a point to address.

The University of Minnesota Extension uses *The Tree Model of Culture* to help explain diversity. In this model, there are two aspects: above ground (primarily in awareness) and below ground (primarily out of awareness). According to this model, like trees, cultures come in a wide variety and are continually growing and changing- adapting to ever-changing environments. We do not live in a world where everyone is the same, therefore, there is diversity. While above ground, or diversity primarily in our awareness, attributes are ones that can be viewed including race, age, dress, as well as social interactions. Below ground, or diversity primarily out of our awareness, is what makes people grow. This includes preferences of physical space, ethics, and approaches to problem solving, even how one might handle their emotions. A person's life is ever changing with the circumstances in which they come into. These constant alterations create an ever changing culture.

The inclusion of families in our culture is primitive to creating an open and social way of life. Youth benefit from inclusion with respect for people, greater academic outcomes, and an increased appreciation and acceptance of individual differences. This should not come as a shock. When it comes to exclusion, it has been found there are deep effects on emotional and behavioral levels. According to a study by Medscape, "exclusion decreases the neural processes that underlie the inhibition of unwanted behavior." In essence, when excluded from situations, youth

are more apt to increase impulsive and risky behavior. We all remember a time in our lives when we were not included and the effects from that situation. Whether it be a short moment in our life or the repercussions lasted a while. Youth are at a volatile state in their lives when these small moments such as not being invited into a social group can spiral into an overall unwelcoming feeling.

We do not always know everyone's background, so volunteers are trained through 4-H to include everyone. 4-H offers a wide variety of activities for youth and families. Youth receive knowledge and project skills through involvement in project based activities in mastery and independence. In addition, youth receive a sense of belonging and develop a sense of generosity. This is the BIGM (Belonging, Independence, Generosity, and Mastery,) a foundation of 4-H. The Wyoming State 4-H program has a basic belief that all should be included. As adults involved in the 4-H program, leaders are coached to look at different situations with an open mind. Clubs and activities are created where everyone can participate. With over fifty projects and countless events available in 4-H, there is something for everyone to be involved and included.

A graphic with a green background and a white border. It features a pair of hands holding a small green tree with roots. The text is written in a cursive font: "Create Inclusion- with simple mindfulness that others might have a different reality from your own-Patti Digh".

Create Inclusion-  
with simple mindfulness  
that others might have a  
different reality from  
your own-Patti Digh

In an effort to develop diversity and inclusion in your own life, remember these five tips by the University of Minnesota Extension:

- Do recognize your own privileges in different social groups
- Be willing to share your story
- Keep a sense of humor through your journey
- Be aware of your own personal boundaries during conversations about difference.
- Strive every day to be honest and build trust with others.

# Generation “You”

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**By Cinnamon Lenhart**  
4-H/ Youth  
Development  
Educator

I am a millennial. A scary thing to admit these days. My generation has been stereotyped in a negative light over and over, yet here we are as a member of the workforce. Some of us, are self employed, some of us work in shifts, and there is even a set of us you have yet to meet. So let's take a look at millennials<sup>1</sup> and the generations<sup>1</sup> around us with the goal of designing a positive workplace where everyone can be successful.

## **Traditionalist (Born 1928-1945)**

- Conservative, Loyal, Patriotic
- Defining Events in their Life: WWII and the Great Depression
- Growing Up: Limitations Everywhere
- Why I Work: It's my duty! I want to retire, but first I must work.

## **Baby Boomers (Born 1946-1964)**

- Idealistic, Equality, Driven
- Defining Events: Vietnam War, Watergate, Woodstock
- Growing Up: Large number of children born as baby boomers created accommodations and sharing
- Why I Work: I work to live! I am not looking to retire, but instead start a second career.

## **Generation X (Born 1965-1980)**

- Self-sufficient, Flexible, Skeptical
- Defining Events: Divorce, Computers in schools
- Growing Up: Latch key kids and I grew up having to care for myself.
- Why I Work: A way to an end! Focus on work/life balance.

## **Millennials (Born 1981-2000)**

- Confident, Tech natives, Team builders
- Defining Events: School Shootings, 9-11, Standardized Tests
- Growing Up: Prosperous economic times and told they could be anything and do anything
- Why I Work: To make a difference, to ignite change
- First Generation to enter the workforce in debt from student loans. College was a standard option.

<sup>1</sup> These definitions are adapted from Mark Platten's research from Colorado State University.

The most important thing to remember is there are many different definitions and each offers its own stereotypes. So how do we break away from the stereotypes? How do we build a working environment where every generation can be successful?

First, we must remember each person is an individual and not a group. Different outside factors have impacted each of our lives and helped shaped our personality. For example, many Generation Xers were raised with divorced families, but not all of them. This environmental change has a huge impact on the people they are and who they raise as children.

Next, we have to be open and willing to listen. Every generation listed here has one common goal, to do their job to the best of their ability. However, a millennial may go about finding this success in an entirely different way than a Generation Xer or a Baby Boomer and that's okay. All three generations define success differently and all three have been taught how to reach that success differently. We must take time to listen and be open to each generations ideas. We must be willing to adapt our thinking for the best of the project and of the business.

Finally, we must be aware of our actions and reactions. Our tone, body language, or how to approach an issue all have different meanings to different generations. Therefore, being aware of how you react is critical. We must all start evolving our reactions to be positive and encouraging. After all, what may seem like wasted time to you, may be critical in the thinking process of another.

I believe if we each take time to work on these three things our business, communities, and organizations will all benefit. By moving away from stereotypes and toward individual relationships built on respect and understanding every generation will be able to succeed. Maybe then, I won't be scared to admit I'm a millennial.

*Cinnamon Lenhart, is the 4-H/ Youth Development Educator in Campbell County. She can be reached via email at [csmith90@uwyo.edu](mailto:csmith90@uwyo.edu)*

# FINANCIAL READINESS



**By Michelle Pierce**  
UW Extension Northeast  
Community  
Development Educator

The Department of Defense and Air Force partnered and have a “Financial Readiness Campaign.” How ready are you with your finances? I ask this question to myself frequently and am always tweaking my financial game. What exactly is financial readiness and how can you prepare yourself to be financially ready?

On the Air Force’s website, “Many times, financial difficulties are a direct result of a lack of knowledge and experience, especially for younger Airmen. Uninformed decisions made today can have a significant impact on an Airman’s current readiness posture and impact his or her financial well-being in the future.” This statement is true for civilians also, our current behavior can positively or negatively impact our futures. American’s spend more time planning a vacation than they do planning for their financial future! Where are your priorities?



The Air Force knows that lack of financial education can have a negative impact on individuals and organizations and eventually our country’s overall well-being. Here are the eight pillars that the Air Force uses to determine “financial readiness.”

## **The eight pillars of financial readiness include:**

1. **Good credit**-Are you educated as to what credit scores include? Military are encouraged to seek out education regarding their use of credit, managing it, monitoring and protecting their credit ratings. Did I mention that adults can use a FREE service to obtain your credit scores from all three credit reporting agencies? Go to: <https://www.annualcreditreport.com/>
2. **Financial Stability**-This pillar encourages their airmen to create and use a spending plan and learn to monitor it. This encourages looking at one’s resources and how to live within their means. Do you have a spending plan and are using it to guide your spending? Staying debt-free can bring stability in this uncertain world.
3. **Routine Savings**-The military encourages their branches of service to participate in a savings program, in case of emergency and to be financially ready. Do you have a savings plan, an emergency fund and a replacement fund?



What could you do to make small changes to save more money? Is savings a priority?

4. Thrift Savings Plan-for military personnel to take advantage of compound interest and time. This is similar to a retirement for civilians. Investing early and often is the best way to see compound interest work.
5. Low interest loans-Paying interest versus earning it is a major issue for many people. A lower interest loan can save you hundreds and thousands of dollars over the life of a loan. Check your credit and shop for loans, they are products. Better yet, pay for things in cash!
6. Morale, Welfare and Recreation-is similar to a Human Resources office for the military. They assist clients with educational programs and assistance from cradle to grave. Do you know how your insurance and retirement benefits fit together in your financial picture?
7. Security clearance-this area is HUGE! Most of the people in the military are denied security clearance due to their POOR CREDIT and poor money management habits! A person's poor choice as an individual can cost us as a nation. Encourage our youth and adults to be wise consumer



**Is this you with your finances?**

and critical thinkers.

8. Service member's Group Life Insurance-This is similar to insurance coverage in the civilian world. Is your insurance coverage up-to-date? Can you save money by raising your deductible? How can you lower your risks in life and with your finances?

**Air Force Personnel Center. (2016). *Financial readiness campaign*. Retrieved from <http://www.afpc.af.mil/Financial-Readiness>**

*The military has a financial readiness plan for their clients. Do you have a financial readiness for your family? If not, it is time to start!*



# Coconut Oil: Superfood or Superstition?



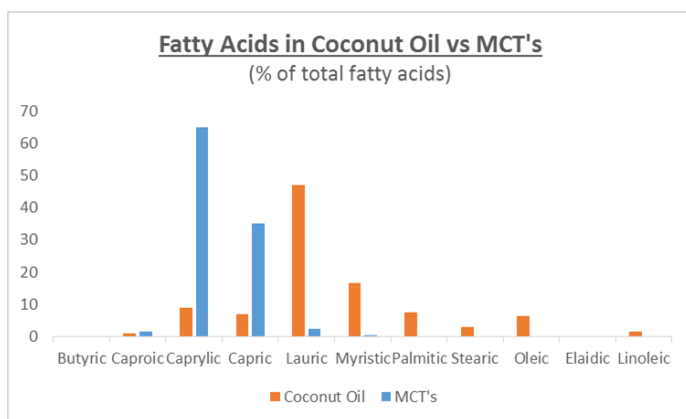
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Like blueberries, kale, and quinoa, coconut oil is commonly referred to as a 'superfood'. Similar to other 'superfoods' there are claims that coconut oil will provide a myriad of health benefits, such as promoting weight loss, preventing cardiovascular disease, and reversing the effects of Alzheimer's. Even Dr. Oz has touted coconut oil's 'super powers'.

Upon close examination of the evidence, however, it is clear that most of these claims are stretching the science, and many are just plain wrong. This article will provide a bit of context and critically examine the evidence for three of the commonly stated benefits of coconut oil.

## Coconut oil ≠ MCT Oil

Pro-coconut sources typically point to the fatty acid profile of coconut oil, which is rich in medium chain fatty acids (MCFAs) as the basis for its super powers. Additionally, it is often discussed as similar or equivalent to medium-chain triglyceride (MCT) oil. While MCT oil is often manufactured using coconut oil the two most certainly are not the same. The following chart illustrates some important differences in the fatty acid profiles of the two oils.



You can see that MCT oil is mostly comprised of caprylic and capric acid, while lauric acid and myristic acid make up the largest proportions of coconut oil. This means, most importantly, that the two types of oil are metabolized differently within our bodies and thus have distinct risk and benefit profiles.

## Weight Loss

Coconut oil - like other oils - is a calorically dense food. While there is some promising preliminary weight loss research on MCT's and weight loss this - as stated earlier - does not apply to coconut oil. Research on use of coconut oil for weight loss in humans is lacking, and one study found no difference in weight loss between those consuming coconut oil vs soybean oil.

## Cardiovascular disease (CVD)

Coconut oil is a highly saturated fat and (despite its distinct fatty acid profile) a recent review found no evidence that coconut oil should be viewed differently from other sources of dietary saturated fat. While there is a popular controversy involving the role of saturated fats in cardiovascular health an overwhelming majority of scientists and scientific organizations continue to recommend limiting dietary saturated fats to reduce CVD risk. Similarly, it appears that replacing dietary coconut oil with unsaturated oils would reduce CVD risk.



## Alzheimer's

Similar to the weight loss claims, the claims related to Alzheimer's are theoretical and primarily based upon potential benefits of MCT oil. There is one preliminary study that specifically used coconut oil with positive outcomes though it is difficult to assess the quality of the study as it is not available in English.

Coconut oil has a distinct flavor that can lend itself well to a number of dishes. While the best evidence supports limiting consumption of coconut oil it can certainly be part of a healthful (and tasty!) diet. Its 'superfood' status is questionable, however, and despite claims to the contrary it is not recommended to promote heart health or as a sanitizer for your wooden cutting board. For links to more information please view this on our blog at [www.bit.ly/coconutblog](http://www.bit.ly/coconutblog). Kentz Willis, M.S., is the University Extension Educator in Nutrition and Food Safety for Northeast Wyoming. He can be reached via email at [kwillis3@uwyo.edu](mailto:kwillis3@uwyo.edu).