



November 2008

Dear Homemakers,

As I sit huddled under my heater today watching the blowing snow and listening to the wind, I am very thankful that we were able to enjoy so many beautiful Fall days this month. The holidays are right around the corner so I hope that the information in this newsletter is some help to you as you prepare for family gatherings.

With Thanksgiving only a couple weeks away, if you need answers to turkey questions, go to [www.butterball.com](http://www.butterball.com). There are tips on how to roast your turkey, the proper temperature to cook your turkey, how to store leftovers, and much more.

At Thanksgiving it is important to remember the things we have to be grateful for. It is a special time to give thanks - not just for the obvious, like food, but for the many blessings that we receive each year. Remember to have an "attitude of gratitude."

As always, if you have questions on any topics or publications, please feel free to stop by the Extension Office.

Wishing you all a peaceful holiday season filled with family, friends and happy memories!

Sincerely,

Patti A. Goroski  
Administrative/Program Assistant

**Wibaux County**  
**Extension Office**

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**November is  
National  
Alzheimer's  
Month!!!**

## Caregiver Stress Check

The Alzheimer's Association is launching a new support service called Caregiver Stress Check. This is an interactive quiz that helps caregivers identify their symptoms of stress and provides them with a tailored list of helpful referrals and resources. The quiz is available on [www.alz.org/stresscheck/](http://www.alz.org/stresscheck/).

Almost 10 million Americans provide unpaid care for a person with Alzheimer's disease or another dementia. Providing this care is often very difficult, and many family caregivers experience high levels of emotional stress and depression as a result.

Symptoms of caregiver stress can include denial, anger, anxiety, exhaustion, irritability and other health problems. The Caregiver Stress Check asks specific questions that help to identify these signs, and then directs users to a tailored and comprehensive list of resources and referrals.

Caregiver Stress Check is the newest in a leading suite of caregiver support services that includes support groups; online message boards; care consultation; information and education; and links to community resources that help caregivers to cope.



### **Social Activity Could Reduce Dementia Risk in Men**

Cognitive and social activity in midlife may significantly reduce the risk of dementia for men, according to a new study.

The study, published in the September issue of *Alzheimer's & Dementia: The Journal of the Alzheimer's Association*, followed 147 male twins for 28 years.

“This fascinating study provides some of the first relatively strong evidence that cognitive activity, including social interaction, reduces dementia risk,” said William Thies, Alzheimer's Association vice president of medical and scientific relations. “The results extend earlier twin study data that showed the beneficial impact of similar activities on Alzheimer's and dementia risk in women.”

A reduced risk of dementia was most strongly associated with participating in activities with relatives and friends, such as attending parties, playing cards and doing hobbies.

Other activities, such as reading, watching television and listening to the radio, also reduced dementia risk but not to the same degree.

Read more about the study at [www.alz.org/news\\_and\\_events\\_14603.asp](http://www.alz.org/news_and_events_14603.asp).

## **Families Can Survive & Thrive in Difficult Economic Times**

2008 has been a difficult year financially for many people. With the high number of home mortgage defaults and foreclosures, rising unemployment rates, declining stock market prices and home values, multiple bank and investment firm failures, a credit crunch and increased costs for basic necessities, such as food, heating oil and gasoline, some would argue that we haven't been experiencing just a "perfect storm," but rather a "perfect tornado."

What should you do? "Protect yourself and take cover financially, just as you would in the event of a real tornado," says Debra Pankow, NDSU Extension Service family economics specialist and an assistant professor in NDSU's Department of Child Development and Family Science.

Below are financial planning and investing recommendations Pankow says are appropriate anytime, but especially now, to survive and thrive in today's difficult economic climate:

- Spend less than you earn and avoid excessive debt. If household income is reduced due to unemployment or lower investment earnings, and household expenses continue to rise, adjust your household spending plan (budget) accordingly or prepare one for the first time. NDSU has several online resources. To download a worksheet, visit <http://www.ag.ndsu.edu/pubs/yf/fammgmt/he222.pdf>.
- Be future-minded. Research indicates that, at every income level, people who are "planners" are more successful financially and feel better about their financial situation than those who do not plan ahead. Planning for the future includes taking a long-term view of historical investment returns; calculating the savings required to achieve future financial goals, such as retirement; saving and investing regularly to achieve financial goals; and proactively addressing potential future challenges, such as the cost of long-term care and estate planning.
- Follow recommended financial practices. Studies from a number of sources indicate many people do not put into practice the action steps that financial experts frequently recommend. These include preparing a will, making a written list of financial goals with a target date and dollar cost, setting aside three or more months of expenses for emergencies, calculating net worth periodically and following a spending plan or budget. Beefing up emergency reserves and monitoring income and expenses are especially important during current uncertain times.
- Build human capital. One of the best defenses against unemployment is to be a productive worker with current job skills in demand by employers or needed as a consultant. Leadership skills and the ability to work well with others also are important. Another way to build human capital is to practice good health habits, such as eating nutritious meals and getting adequate sleep and exercise.
- Make compound interest your friend. Invest early and often, particularly in tax-free (for example, municipal bonds or bond funds) or tax-deferred (for example, IRA's) investments, where income taxes are not owed or can be postponed until later life. Avoid tapping retirement savings before retirement unless absolutely necessary. Also avoid making just the minimum payments on credit cards. In this situation, compound interest works against you. For example, a \$3,000 balance on a credit card charging 18% interest with minimum payments of 3% of the outstanding balance will take 14 years to repay and cost \$2,625 in interest charges.
- Save and invest regularly. Dollar-cost average by making regular deposits to purchase stocks or mutual funds at regular time intervals (for example, \$50 a month). In declining markets, you'll buy more shares with your fixed deposit. Think of market declines as a "sale" at a department store and continue investing regardless of current market volatility. Also make deposits to savings plans, such as a 401(k), that are available through your employer and earn the maximum available match. Rebalance your portfolio as the market changes percentages in stocks, bonds and other asset classes.

*Continued on next page >>>*

- Develop a personal asset allocation strategy, then stick with it. Asset allocation is the way you divide your portfolio among various asset classes, such as stocks, bonds, real estate and cash assets. Your asset allocation strategy should be based on your investment risk tolerance level and the time frame required for your financial goals. Generally, the longer the time horizon, the more risk you can afford to take, consistent with your risk tolerance level. The shorter the time horizon, the less risk you might want to take. Your asset allocation strategy is a guidepost when markets are uncertain. If you decide to work with a financial adviser, he or she may refer to your investment strategy as an “investment policy statement.”
- Know your risk tolerance level. Risk tolerance is a key factor in building a suitable investment portfolio regardless of whether markets are up or down. A research-based investment risk tolerance assessment tool can be found at <http://njaes.rutgers.edu/money/riskquiz/> . Research conducted with this instrument has found that risk tolerance often varies with the direction of market indices. Ideally, risk tolerance should be somewhat stable regardless of market conditions.
- Keep your investment portfolio diversified. Diversification helps mitigate investment risk and can be achieved by including different asset classes in your portfolio and different types of investments in each one. For example, in the asset class of stocks, you could have large and small companies, growth and value stocks, and foreign and domestic stocks. A common way that investors also diversify their portfolio is to buy investments, such as mutual funds and exchange traded funds, which already are diversified because they pool together many different securities. Without adequate diversification, investors are vulnerable to losses caused by declines in the value of a particular type of investment or industry sector.
- Buy low and sell high. While this is a fundamental principle of investing, many people do the exact opposite because their emotions cause them to sell in a panic during declining markets, particularly extremely volatile downturns such as those seen in September 2008. A good way to “buy low” is to follow a dollar-cost averaging strategy as described above. Dollar-cost averaging helps take the emotion out of investing because new investment deposits are made automatically regardless of market conditions.



## Prairie Fare: Let Autumn's Colors Be Your Nutrition Inspiration

By Julie Garden-Robinson, NDSU Extension Food & Nutrition Specialist

Autumn's colorful foliage is a good reminder to fill our plates with colorful fruits and vegetables. The same natural pigments that provide color to autumn leaves also provide color to fruits and vegetables. Not only are colorful fruits and vegetables a sight to behold, but several kinds of fruits and vegetables also are especially good for our sight.

Many of us were strongly advised as children to eat our carrots because they're "good for our eyes." Carrots do promote eye health, particularly night vision, but there are even better choices.

Carrots get their color from beta-carotene, one of the carotenoid pigments. More than 600 carotenoids exist in nature. Fifty types of carotenoids are found in foods and two are found in the eye.

Lutein and zeaxanthin are the two carotenoid pigments responsible for the color of the "yellow spot" (or macula lutea) within the eye. These pigments act as antioxidants and filters to protect our eyes from damage.

The macula is a small spot located at the back of the eye. If the macula deteriorates, as it may with age, we can experience dark spots in the center of vision, blurred vision and increased time to adjust to changes in light. Macular degeneration can decrease our ability to see sharp details needed to read, write or drive. Macular degeneration can lead to blindness.

Nourish your eyes with lutein and zeaxanthin from colorful foods. Lutein is found in spinach, corn, egg yolk, romaine lettuce, zucchini, broccoli, Brussels sprouts, peas and kiwi. Zeaxanthin is found in corn, orange bell peppers, kale, collar greens, Swiss chard, spinach, oranges and mango.

Enjoy this easy-to-make spinach dip recipe. It is rich in both eye health-promoting pigments.

### SPINACH DIP

1 (10 ounce) package frozen, chopped spinach, thawed and well drained

1 (8 ounce) can water chestnuts, drained and chopped

1 (8 ounce) carton fat-free sour cream

1 (1.2 to 1.8 ounce) package dry vegetable soup mix

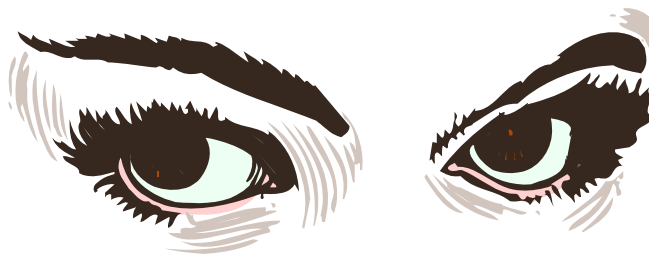
1 cup mayonnaise, canola-based

¾ cup sliced green onions, including tops

2 round loaves sourdough bread, unsliced

\*Thaw spinach overnight. Drain thawed spinach well. Combine spinach, sour cream, mayonnaise, water chestnuts, soup mix and onions. Refrigerate. (This is best eaten on the same day.)

\*Slice off top third of one bread loaf and hollow out the inside. Cut removed bread and second loaf into 1-1/2 inch cubes. Fill hollowed-out round bread loaf with spinach mixture. Place the cubed bread cut from the loaf around the outside for dipping.\*Makes 16 servings (1/4 cup per serving). Each serving has 270 calories.



## Prairie Fare: Freeze Meals Now, Save Time Later

By Julie Garden-Robinson, NDSU Extension Food & Nutrition Specialist

Frozen dinners are readily available in the grocery store, but making your own frozen entrees allows you to prepare your favorite meals. You also can control the amount of fat and salt you add, so the home-prepared meals can be healthier. Most of the time, homemade foods will be less expensive, too.

Making meals in advance takes some planning effort. However, you will solve the “what’s for dinner” dilemma. The made-ahead technique works whether you are cooking for yourself or a growing family. Consider these tips:

- Choose your favorite recipes, but check the ingredients in the recipes. Entrees containing sour cream, mayonnaise and raw vegetables do not freeze well. Most of the time, you can leave these items out before freezing. The entrée can be thawed and the extra ingredients can be added right before baking. Be sure to note ingredients to add when you label the entrees.
- Create a grocery list. To save time, organize your list according to the layout of your favorite store. If you are short on pans, consider buying some aluminum freezer pans or follow the tip in the provided recipe.
- Set up your kitchen in assembly line fashion and plan for efficiency. For example, chop all the ingredients, such as onions, at the same time.
- Undercook starchy ingredients, such as pasta, rice and potatoes, because the casserole will be baked later and could become overcooked.
- Leave casserole toppings, such as breadcrumbs, off the casseroles, so they don’t become soggy.
- Package in meal-sized portions whether you are cooking for an individual, couple, or family. To free baking pans, you can line them with heavy-duty aluminum foil, bake and freeze. Then you can pop out the entrée, seal securely and return to the freezer.
- To protect your food from freezer burn, use heavy-duty aluminum foil, freezer containers, or freezer paper.
- Label the freezer container with the date and contents so your dinner menu does not feature “frozen surprise.” Include baking time on the label. For best quality, enjoy your homemade casseroles within three months.
- Be sure your freezer temperature is zero degrees Fahrenheit or lower.
- You can bake frozen casseroles or you can thaw them overnight in the refrigerator. The amount of baking time depends on the number of servings. For frozen, fully cooked casseroles, bake at 400 degrees for the maximum time stated in the recipe or until the contents reach an internal temperature of at least 165 degrees. For thawed, fully cooked casseroles, bake at the temperature directed in the recipe, but add about 15 minutes to the baking time. The internal temperature of the casserole should measure 165 degrees.

A special thanks goes to the University of Kentucky Extension Service for providing this recipe and some of the tips listed above.

### TEX-MEX CHICKEN ENCHILADAS

1 (15 ounce) can black beans, rinsed & drained  
3 cups roasted chicken, seasoned as desired & cubed  
8 large flour tortillas

1 (10.5 ounce) jar salsa  
2 cups Monterey Jack cheese, shredded  
Low-fat sour cream (optional, as garnish)

\*Line a 9”x13” baking dish with foil, but leave enough overhang to cover food & seal foil. In a mixing bowl, combine black beans, chicken, 1 cup cheese, & one-half jar salsa. Fill each tortilla with ½ cup of mixture. Roll & place seam-side down in baking pan. Sprinkle remaining cheese over enchiladas. Reserve salsa for garnishing by freezing in a separate container. After the enchiladas are frozen, lift aluminum foil package from pan, seal & freeze. You also can package enchiladas individually or in meal-sized portions.

\*To prepare for dinner, remove packaging and thaw overnight in the refrigerator. Place in a pan loosely covered with foil. Bake at 350 degrees for 20 minutes. Remove foil and bake 10-15 minutes more, until the enchiladas reach an internal temperature of 165 degrees. Top with salsa and sour cream if desired.

## 4 Fun Ways to Stay Fit and Keep Your Spirits Bright

Information taken from Eat Right Montana ([www.eatrightmontana.org](http://www.eatrightmontana.org))

Unless you have a real fairy godmother, wishing and hoping for stress-free holidays is probably going to be a waste of your precious time. However, if you want to do a better job of coping with any stress that does come your way, there is one habit that practically guarantees better physical and mental health - any time of year! That is physical activity – a/k/a exercise. (If using the “E” word makes you think of something sweaty and unpleasant, try calling it “moving your body.”) In terms of your health, almost any kind of movement has benefits. For optimal results, aim for at least 10 minutes of activity at a time, at least 30 minutes per day, at least 5 days a week.

### **Put activity on your busy schedule.**

When something is important to us, we write it on our calendar or type it into our PDA. So, make physical activity just as important as your other business and social obligations. Write it into your schedule. Figure out where you can carve out time to spend in the yard, at the gym, at yoga class, or just walking around the block - and then put it in writing. Planning ahead to be physically active makes it much more likely that you will get into the habit of moving your body every day.

### **Celebrate with active parties.**

Think of all the wonderful ways that you can celebrate the season - and be active at the same time. Dancing is always a great place to start, even if you are just rockin’ to some tunes while cleaning the house. Depending on weather, there are lots of delightful options: building snow men, making snow angels, or sledding; walking through the neighborhood to carol or look at holiday lights; or active indoor fun for people of all ages, with games such as *Twister*® and *Hullabaloo*®.

### **Give yourself a time out.**

An active 10-minute “time out” will probably be more energizing than a donut break or a nap. Give yourself a 10-minute break to do some yoga stretches, a few Pilates moves, or just to take a walk. Simple brisk walking is one of the activities most often recommended by fitness experts - and all you really need are comfortable shoes. So, keep a pair at your desk or in the car - and you can take ten around your office building, around the block, around a park, or around the ranch.

### **Get into the laugh habit.**

Is laughing a form of physical activity? You betcha’! Many studies confirm that laughter is powerful “medicine” indeed, with both short and long term benefits. A rollicking good laugh can relieve tension, soothe stress, and reduce aches and pains throughout your body (especially in your stomach and head). How to get your holiday laughs? Almost any game or silly dancing with small children is a great place to start! Or how about a stroll-and-giggle with a funny friend?

#### ***DID YOU KNOW - OUTDOOR ACTIVITY MAY BE BETTER THAN INSIDE EXERCISE?***

A small, but growing, group of studies have shown that outdoor activities may have more mental benefits than indoor ones. So called “green” activities, such as outside walks and gardening, may be more effective at reducing tension, relieving stress, and improving concentration in children with attention disorders. Maybe it’s time to put on those comfortable shoes, grab your jacket and a hat, and head outdoors for a brisk, energizing walk.

## Holidays with Diabetes: Maximizing Enjoyment, Minimizing Stress

Information taken from Eat Right Montana ([www.eatrightmontana.org](http://www.eatrightmontana.org))

November is American Diabetes Month®, an important time to take a look at the concerns - and some good news - about diabetes. The burden of diabetes in Montana is substantial: Almost 48,000 adults (6.4 percent of residents) have diagnosed diabetes, a rate that has more than doubled in the past 20 years. The rate among American Indians is 2 ½ times higher than the general population and has also increased dramatically. The vast majority of Montanans with diabetes (90-95%) have type 2, sometimes called a “lifestyle disease,” since it is largely preventable with nutrition and physical activity.

“The good news is that we are making real progress with programs to prevent and treat diabetes in Montana,” says Marci Butcher, coordinator of the Quality Diabetes Education Initiative. “The Montana Diabetes Project has funded four effective prevention programs in Billings, Helena, Miles City, and Missoula - and we have plans to expand into more communities. Montanans can read about these programs and download delicious recipes on our blog at [www.mtdpp.blogspot.com/](http://www.mtdpp.blogspot.com/).”

Thanks to Ms. Butcher’s position and other efforts at the Department of Public Health and Human Services, Montanans with diabetes also have improved access to quality education programs and qualified health professionals. There are now 23 nationally-recognized diabetes education programs and 85 Certified Diabetes Educators (CDE) across the state. Ms. Butcher proudly notes that many of these programs and professionals are in Big Sky country’s rural communities.

According to Butcher, there is also plenty of good news about managing diabetes during the holidays. “Sadly, many people think that healthy holiday eating is all about deprivation and avoiding the luscious once-a-year goodies that seem to be everywhere. Nothing could be farther from the truth.” Here are some tried-and-true tips for folks with diabetes - and anyone else who wants to feel better this season - on ways to enjoy healthy holidays without stress or guilt:

- **PLAN AHEAD:** Every expert on the planet preaches the benefits of making smart choices by planning. During hectic holidays, writing down plans can actually help reduce stress. Write times for walking or other activities into your daily calendar. Write out a few simple menus for busy evenings and choose some new, lighter recipes for potluck events.
- **EAT SMART:** Enjoy a nutrient-rich meal or snack first, then slowly savor a moderate portion of your favorite holiday food. For smart diabetes advice and recipes, Butcher recommends <http://tracker.diabetes.org/myfoodadvisor.html>.
- **PLAY HARD:** Physical activity is essential for maintaining normal blood sugar levels. Being active is also an important key to holiday stress relief, so have fun by being active. Take a walk with a dear friend or dance with someone you love.
- **REST WELL:** Too little sleep increases underlying stresses and also makes it harder to maintain a healthy weight. Make a good night’s sleep a priority. Refresh your holiday spirit and improve your mood with a quick catnap during the day.

“As a CDE and registered dietitian (RD), I have learned important lessons from people who successfully manage their diabetes,” says Ms. Butcher. “Lifelong health is all about small steps - making smart food and fitness choices every day.”