

# Geary County

K-STATE RESEARCH AND EXTENSION NEWS

[geary.k-state.edu](http://geary.k-state.edu)

January 2018

## Ask the Agent

**Q:** I recently heard that K-State Research and Extension is working on 5 Grand Challenges. What does that mean?

**A:** Through a series of meetings with stakeholders, K-State Research and Extension identified five grand challenges facing Kansans. Our efforts focus on finding solutions for these challenges. The five Grand Challenges are:

- ⇒ Global Food Systems
- ⇒ Health
- ⇒ Water
- ⇒ Community Vitality
- ⇒ Developing Tomorrow's Leaders

For more information call the Geary County K-State Research & Extension office at: **785-238-4161**

**K-STATE**  
Research and Extension

K-State Research and Extension is an equal opportunity provider and employer.

[ksre.k-state.edu](http://ksre.k-state.edu)

## Step It Up in 2018!

January 2018

I don't really believe in making New Year's Resolutions but I do believe in setting goals. With over 20 years of classroom teaching under my belt, setting goals has become intuitive to me. Just like learning objectives for a single lesson or for a 3-week unit, knowing what you want to accomplish over a course of time is critical to make forward positive momentum.

In the family living and personal family finance classes I used to teach to high school students, I shared a goal-setting model called SMART goals. Years later, when I taught at the university level, this approach had gained momentum in the professional and career realm, as well.

In an online article titled "SMART Financial Goal-Setting", the following metaphor is shared about goals: "Goals are the signposts on the highway to the future. They serve as your road map to personal, career, and financial success."

<http://articles.extension.org/pages/11099/smart-financial-goal-setting>

The key to successfully setting and attaining SMART goals is with writing goals down! When defining a SMART goal, you need to ask yourself these five important questions:

**S** – Is the goal specific? You should really focus on a very specific goal instead of a more general one. A specific goal answers what, why, who, where and what are the limits?

**M** – Is the goal measurable? If a goal is not measurable, how will you know if you are making progress? Measuring progress should help you stay on track, reach target dates and experience the thrill of success that motivates continued effort required to reach your ultimate goal. A measurable goal answers "How much?" and "How will I know when it is accomplished?"

**A** – Is the goal attainable? Goals must be realistic and achievable; not out of reach nor too easy to achieve, as they may then become pointless. When you identify goals that are most important to you, you begin to figure out ways you can make them come true. An achievable goal answers the question "How can this goal be accomplished?"

**R** – Is the goal realistic and relevant? It is essential to choose goals that matter. You may need financial support to reach a goal, a local champion voice or someone to help make critical "connections." Goals that are relevant will receive that support. A relevant goal will answer "Does this seem worthwhile?", "Is the timing right?" or "Does this line up with my other efforts/needs?"

**T** – What is the time-line for the goal and what trade-offs are required to attain this goal? Goals must be defined within a time frame with target dates to complete various activities. Committing to deadlines helps you to focus efforts to complete the goal on or before the due date. A time-bound goal will answer "When must I be finished?" "What can I do today, in six weeks, or six months that help me to make strides toward completion?"

*Source: "Using SMART Goals to Save Money.." by Vivian Washington, Michigan State University*

In this month's newsletter, I offer a variety of areas in which you can use the SMART goals approach to achieve personal or professional goals. Don't fall into the trap of thinking you can totally recreate yourself in a single year. Old habits die hard and making life changes requires grit. Pick one area of your life where you would really like to "Step It Up". Don't let the other areas fall behind in the dust. Simply maintain those other areas so that you can pick one of them in the future. In the meantime, identify a single area of your life that you want to improve and be intentional in setting a single, if not a few, goals that will help you experience forward positive momentum. Peek inside this month's issue for ideas...





# Financial Health

Perhaps you have decided to “Step It Up” with your finances in 2018.

Reaching goals and achieving personal ambitions are major objectives of the financial planning process. In order to make plans for the future, you need to know where you are today and where you want to be in the future. Thus, financial goal-setting is very much like planning the itinerary for a vacation or business-related trip. You need to know a starting point and ending point, the time frame for “traveling” (or reaching your goals), and an estimated dollar cost.

One way to get started is to make a list of what you want for your financial future and set goals that align with those desires. Many people think they have to write down a nice round number of future goals such as 5, 10, or even 15 financial goals to work toward for the rest of their lives. Although any sized list is fine, it is definitely less intimidating to start with a small number of action items. Fewer, more concise goals, are more realistic and relevant and easier to define a time-line for.

Once you have identified your financial dreams, you can begin to convert them into financial goals by making them specific and measurable with a date and a price. Ensure that the goal is attainable. If you lack the skills or time to attain the goal, then perhaps your first step is to learn how to manage your money more effectively by taking classes or doing your own research.

You need to determine what you need to save to achieve your goals. For example, if you have “take a vacation in Hawaii” on your list of financial dreams, your written

financial goals can describe when (e.g., 2020) and at what cost. For example, if the trip will cost \$5,000 and you want to go to Hawaii in two years, you need to save \$2,500 per year or almost \$100 bi-weekly.

Written financial goals should always be viewed as flexible documents. They’ll change with time as your interests and life situation change. Not everything that people write down on a list of things to do involves saving money. Some personal ambitions involve improved health status, maintaining or improving relationships with others, philanthropy, or community service. Even some of these goals may have a financial component, however. For example, spending or donating money that was previously saved and buying healthier food. In other words, many life goals have a financial foundation of some sort, whether it is saving, spending, or donating money.

Once financial goals are written down, they can be prioritized in order of importance. A Cooperative Extension educator, Luke Erickson from Idaho, described the process of financial goal prioritization this way. Think of budgeting as building and maintaining a boat, something that keeps you afloat. Think of written, prioritized financial goals as a motor you add to your boat to provide motivation, direction, and “horsepower” to get somewhere worthwhile.

*Excerpts for this article were taken from “The Importance of Setting Financial Goals” written by Barbara O’Neill, Ph.D., CFP®; Extension Specialist in Financial Resource Management; Rutgers Cooperative Extension*

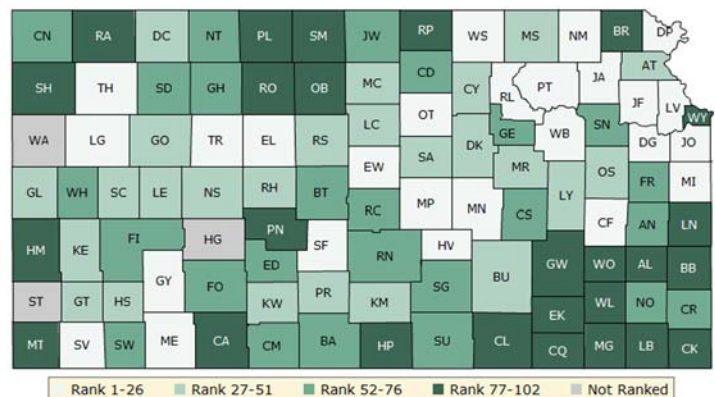
# Physical Health

Are you stressed, bored, or angry at something or someone? Do you find yourself standing in front of an open refrigerator for relief? Then you are an emotional eater. Our brains learn by association. A trigger sets the craving in motion which leads to action. When this includes food, this leads to unhealthy eating patterns. So, in the New Year, it’s time to re-train your brain! Replace that bad eating habit with a new habit that is more healthful.

Here are some ideas:

- Have healthful choices ready and easily available. Keep them in the front part of the fridge to grab first.
- Relax with some good music, a hot shower, or a good book.
- Get walking! A quick walk or jog helps clear your mind and pushes aside those food cravings.
- Distract yourself with a hobby, do chores around the house, or get an extra New Year’s resolution checked off the list, like cleaning out a closet!

*Source: Tufts Health & Nutrition Letter, December 2017*



This map represents the overall health ranking for 102 of the 105 counties in Kansas. As you can see, there is a lot of work to be done to improve the health and well-being of Kansas residents and the communities they live in.

What can you do to “Step It Up” in 2018?

# Emotional & Mental Health

Stress is the body's reaction to a change that requires a physical, mental or emotional adjustment or response. External sources of stress can include the farm, work, family, life changes, and unpredictable events. Internal sources of stress include expectations, worry, attitudes, and health choices. Stress affects the immune system and increases our vulnerability to illness. It can worsen existing medical problems or create new ones.

Symptoms of stress may include insomnia, change in appetite, sexual disorders, aches and pains, frequent colds, prone to illness, intense feelings and long-term tiredness. Stress can also cause a breakdown in communication with others. Stress-related emotions, such as irritability and anger, often adversely affect our relationships. Burnout is total physical and emotional exhaustion—a feeling of being totally overwhelmed and not being able to cope. Depression can range from feeling “down” to feeling “hopeless”.

If you have decided to make some SMART life goals regarding stress management, pick one “A” of Stress to work on and construct your goals around that area. Don't forget to prioritize your goals and write them down!



Four A's of stress relief:

**Avoid:**

- Take control of your surroundings
- Avoid people who bother you
- Learn to say no
- Ditch part of your list

**Alter:**

- Respectfully ask others to change their behavior

- Communicate your feelings openly
- Manage your time better
- State limits in advance

**Accept:**

- Talk with someone
- Forgive
- Practice positive self-talk
- Learn from your mistakes

**Adapt:**

- Adjust your standards
- Practice thought-stopping
- Reframe the issue
- Adopt a mantra

Source: [www.extension.oastate.edu/agdm](http://www.extension.oastate.edu/agdm)

## HEALTH... Indeed a Grand Challenge



There are a wide variety of ways Family and Consumer Science Agents across the K-State Research and Extension System implement programs to help individuals, communities, and counties make forward positive momentum with the K-State Research and Extension's Grand Challenge of Health.

Check out the Grand Challenges: Health website at <http://www.k-state.edu/challenges/health/>

There are several Geary County K-State Research and Extension programs available in the upcoming months to help you and your family improve your quality of life and focus on the Grand Challenge of Health:

**MPP101**— Meal Planning and Prep 101 is a ½ day program that will help you learn and apply basic meal planning strategies that are budget friendly and save time. This program allows you to work on skills that can help you with your health and/or financial goals for 2018! [The date has been changed to Saturday, March 24 for this 1/2 day program.](#) See enclosed registration form!

**Walk Kansas 2018**— March 18 thru May 12—Teams of 6 people work together to meet their individual and team goals! Look in the upcoming February newsletter for more information about this very popular and successful program!

**Stay Strong, Stay Healthy**— April 9 thru May 31—An evidence based eight-week program for older adults that meets the recommendation for healthy muscle strength. The program's goal is to improve health and quality of life. Classes will be co-facilitated by Geary County FCS Agent, Deb Andres and Flint Hills District FCS Agent, Shandi Andres and held in Council Grove.

**Medicare Counseling**— By appointment, Medicare Beneficiaries can review their Medicare benefits and review information about this complex program in a way that helps them make informed decisions on what's best for them. Call Deb Andres, Geary County FCS agent if you need this free, confidential counseling at 785-238-4161.

**Geary County**

P.O. Box 28  
119 E. 9th Street  
Junction City, KS 66441

### Upcoming Geary County Extension Programs

**\*\*Requires pre-registration. Call 238-4161 to pre-register\*\***

#### January

- 29 Strengthening Families 7-17— Morris County Courthouse. This program is open to families from Geary, Dickinson, Morris, and Marion Counties. Strengthening Families 7-17 is an evidence-based, internationally recognized parenting and youth life-skills training program designed to address two of the largest predictors of juvenile delinquency—parenting style and family conflict. The program also trains you in family skills, prosocial behaviors and refusal skills. Parents and children ages 7-17 attend together. This program is 8 sessions in length. A registration fee of \$40 is required. Contact the Flint Hills District office at 620-767-5136 for more information.

#### February

- 19 Geary County K-State Research and Extension Office Closed
- 29 Geary County Walk Kansas Registration Opens—Online registration of 6 members per team. Cost per person: Program only \$8; Program plus t-shirt \$17; Program plus Baseball Tee (3/4 sleeve) \$22. Look for more information on our website and in the February FCS Agent newsletter!

#### March

- 12 Walk Kansas 2018 Begins!
- 24 MPP-101— 4-H/Senior Citizen's Building 1025 S. Spring Valley Road, Junction City from 9:00 a.m.—1:00 p.m. Reservation form and fee due by Monday, March 12 at 5:00 p.m. Space is limited to 16 participants. For more information, contact Deb Andres, Family & Consumer Sciences agent at the Geary County Extension office.



'Like' us on Facebook for the latest news from **Geary County K-State Research and Extension**, including health, wellness, and financial tips.