Find Out How to Save for the Unexpected

Would you consider yourself financially resilient if faced with an emergency? Starting an emergency savings fund or increasing what you save can help you become more financially resilient.

To encourage emergency savings, FEMA has joined forces with the Consumer Financial Protection Bureau and America Saves to host a free webinar. Check out their website for tips and tools for wherever you are on your savings journey.

Also, check out some of FEMA’s free resources, such as the Emergency First Aid Kit (EFFAK) and the Disaster Survivor’s Assistance Checklist to begin your financial resilience journey today!

*After watching their webinar in February, I recommend saving against an emergency and suggest you share what you learn from the website with children, friends, and others you interact with from day to day.

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Are you connected or connecting?

by Lee J. Colan and Julie Davis-Colan

Most of us are so technologically connected that we couldn’t disconnect even if we tried. Many of us fear having to stare down that dark tunnel of technology withdrawal. What we are talking about, however, is connecting versus being connected.

We live in a high-tech world, but building positive relationships is still a high-touch job. Here is a simple way to create real connections. These are connections of which winning relationships and teams are made.

There are three main components: Curiosity, Common Ground, and Kindness. We call it C2K. It’s a simple tool to initiate connections – human being to human being.
**Curiosity**
Be curious about other perspectives. At the same time, be willing to question your own perspective.

Questions are the tool of the curious. Asking questions is selfless and self-serving at the same time. It demonstrates interest in the other party while providing you with insights into someone else’s world – their motivations, passions, challenges, assumptions, and aspirations.

Once you ask, make sure you listen. Don’t ask if you won’t listen – that’s the fast track to interpersonal cynicism. People who really connect listen at least 50 percent of the time...and most of the remaining time they are asking questions.

*Keep it simple by asking questions like:*
- So, what do you think? (followed by “Tell me more.”)
- How did you develop that perspective?
- What do you think about the opposing viewpoint?
- Have you ever considered ______?

**Common ground**
If you are diligent about asking questions you will naturally find common ground. Find common ground as a platform for building a relationship or even building a bridge to mend a relationship. When you really observe, watch, ask, and listen, it’s easy to find things in common.

This is more about your mindset than it is about reality. Consider two people who are at odds and walk away from negotiations as a lost cause. Then a mediator walks in and quickly finds a win-win solution. The contentious parties are focusing on differences while the mediator is focused on commonalities.

**Kindness**
Being kind is a simple, elegant way to demonstrate your appreciation. A sincere compliment is the quickest way to turn an enemy into an ally, a frown into a smile and resistance into acceptance.

Look for things others are doing right. In addition, look inside of them to find a trait you admire. Are they punctual? Creative? Optimistic? Intuitive? Selfless? Do they have high integrity?

There are abundant opportunities to acknowledge others for what they do and who they are.

So, forget about connecting through Wi-Fi. Instead, use C2K to really connect!

*With permission from Lee J. Colan*  In an increasingly scary and impersonal world, we thought this may be a little lift in your day/week/month.     Bob
BBB Scam Alert: New round of stimulus checks could trigger more cons

A second round of stimulus checks was announced in December by the IRS for most Americans, and for many, the money has already landed in their bank accounts. For others, the wait continues as the distribution of the refunds are still taking place. BBB warns this is an ideal situation for potential scammers to take advantage of consumers. Watch out for the following signs.

Is that call or text a con or the real deal?

Previously, BBB Scam Tracker received numerous reports from people who were contacted through text message, email, and phone calls about the new COVID-19 stimulus checks. BBB believes many of these same tactics may be used again.

Watch out for email or text messages instructing to click a link to "request benefit payments." The link connects to an application prompting the entering of personal information to "make sure you are getting all the payments owed to you." Beware! This "application" is really a way to phish for personal details and commit identity theft.

In a phone variation of the con, the scammer pretends to call from a government agency. The con artist insists on being paid immediately - or confirmation of personal information - before a stimulus check is sent. Other times, scammers claim additional funds are available or that the consumer can receive funds immediately once a small "processing fee" is paid with a pre-paid debit card. These are all red flags and should be reported to BBB Scam Tracker.

Tips to Spot a Government Imposter Scam:

- Stay calm. Resist the urge to act immediately, no matter how dramatic the story is. Scammers try to get people to act before thinking about the situation.
- Don't reply directly. Don't respond to unknown calls, texts, or emails. If you think the message may be real, find the government agencies' contact information on the internet and contact them directly.
- Check for look-alikes. Research to see if the government agency or organization that contacted you actually exists. Scammers often make up names of agencies and/or grants.
- Do not pay any money for a "free" government grant or program. It is not really free if there is a fee involved. A real government agency will not ask for an advanced processing fee. Instead, find out if the agency is legitimate by checking grants.gov.
For more information
Learn more about government grant scams in this BBB tip and for more information about scams related to the coronavirus, see BBB.org/coronavirus.
If you’ve spotted a scam (whether or not you’ve lost money), report it to BBB.org/ScamTracker. Your report can help others avoid falling victim to scams.

Colorado AG Weiser on Distinguishing Legitimate COVID-19 Vaccines from Fraud

As COVID-19 vaccine distribution begins, Attorney General Phil Weiser warns of COVID-19 vaccine scams.

If you get a call, text, email — or even someone knocking on your door — claiming they can get you early access to the vaccine, STOP. That’s likely a scam. Don’t pay for a promise of vaccine access or share personal information. Instead, report it to Stop Fraud Colorado at 800-222-4444 or StopFraudColorado.gov.

Press release
Vaccine advisory
Vaccine advisory - Spanish
FOX31 Denver KDVR

Attorney General Phil Weiser said his office is on the lookout for fraudulent or deceptive sales of fake COVID-19 vaccinations and cures, as the first two vaccines approved by the federal government to combat the novel coronavirus are rolled out.
Women in Emergency Management Profile – Brandi Hunter

Brandi Hunter knows that when you’re young, an impatience for too much talk and a preference for taking action can get you into more trouble than you expected. It certainly can make the people around you wonder, as you do yourself, where you’ll end up.

But take those traits and add a husband and father who support your dreams and have faith in your abilities, mentors who offer wise counsel about your chosen field, and children who remind you daily what it is all for. Weave in an educational program preparing you to work as an Emergency Manager. Finish with the confidence and persistence that the years have granted. Now those same characteristics, problematic in youth, can contribute to creating a great emergency manager. Anyone who has met Brandi Hunter will agree she has the right stuff to make a significant contribution in the field. The people around her no longer wonder where she’ll end up; they are simply eager to watch how far she’ll go.

Brandi is still impatient. She sees things that need to change and she decides to do something about it. She found herself, as an aspiring emergency manager, struggling to find the information and support that would smooth the path forward. She knows it is hard to reach out and ask for help – it is a skill she had to learn. She knows others are afraid of not getting the support they need. Existing resources didn’t address the problems she saw. Rather than staying stuck, she sprang into action. Brandi started a LinkedIn group, Aspiring Emergency Managers Online (AEMO). Experienced people in the field joined, as did students and others looking for work in emergency management. With 1200 members and growing, she has created the kind of supportive, informative space she had wished for. Brandi both writes and shares posts frequently, ensuring rich content for group members. She is a cheerleader for all those who are finding their way in the field.

As a young African American woman, Brandi is joining a field where few people will share her race, her experiences, or her youth. Her understanding of Millennials, and recognition that Baby Boomers will all soon be retired from leadership positions, leads her to believe change in the field is inevitable. Her energetic entrepreneurial spirit will be somewhat alarming to those more comfortable with settled bureaucracies. But Brandi says, “I think we need to start having uncomfortable conversations”. She is dedicated to making the field she has chosen more effective in serving the whole community. She knows a wider variety of perspectives will strengthen planning and response. In her position as Education and Outreach Coordinator at the Center of Excellence, Homeland Security and Emergency Management, she successfully worked to increase the diversity of the board. She has critiqued outreach materials using a different lens than is traditionally employed.

In these days of cascading disasters, it is easy to see that future emergency managers will need an even greater level of skill, focus and resources than before. Talking to Brandi Hunter, aspiring emergency manager, reassured me that the next generation in the field will step up to the greater challenges ahead.
The author Deb Moller is the former Public/Private Partnerships Manager at the Oregon Office of Emergency Management. She is a Senior Fellow at COHSEM. She is the author of “Get Ready! How to Prepare for and Stay Safe After a Pacific Northwest Earthquake.”

This article, as noted above, was found in the Colorado Homeland Security and Emergency Management Center of Excellence newsletter.

The point is that we avoid, or at least be aware of, ASSUMPTIONS or PRECONCEPTIONS about ourselves and others. . . anyone at any age with the interest and desire to learn can be a leader in the field of emergency readiness. Congratulations Brandi! Bob

COVID-19: Almost a Year Later, Steps to Help Cope

Coping with Quarantine Fatigue

Exercise  Call loved ones  Eat healthy

American Red Cross  January 20, 2021

More than 400,000 people have died from COVID-19 in this country since the pandemic began and some public health experts predict the death toll could hit 500,000 people by the end of February. In fact, the United States has seen more total coronavirus deaths than anywhere else in the world.

Each of these tragic losses leaves behind loved ones who are grieving, and the American Red Cross has developed its Virtual Family Assistance Center (VFAC) to support them. People can visit the center and find a support hub for those struggling with loss and grief due to the pandemic. The Red Cross Integrated Condolence Care Program offers special virtual programs, information, referrals, and services to support families in need.

STRESSFUL TIMES This last year has been particularly stressful for everyone. As many as 24,126,100 people (as of January 19) in the U.S. have become infected, more than 10 million are out of work, masks have become the norm and we have all learned how to social distance.
All of this can lead to strong emotions and anxiety. For instance, social distancing and staying home can make you feel lonely and isolated. Your financial situation or loss of employment can lead to fear and worry. Many of us are concerned about our own health and that of our loved ones.

Being exposed to the virus can lead to its own set of problems. Having COVID-19 is stressful as is the monitoring that goes with it. It is stressful to be separated from others and you may be frustrated because friends or loved ones are afraid you will give the virus to them. You may worry about being re-infected or feel guilty about not working or taking care of your children.

Homeschooling your children is yet another stress factor during the pandemic. Parents try to work from home and still see to their youngster’s education. Children are upset that they can’t see their friends or engage in their extracurricular activities.

During these worrisome days, the Red Cross has information people can use to cope with the pandemic.

**STEPS TO HELP COPE**

People may be experiencing many different emotions like fear, anger, confusion, and disbelief. These are all normal feelings in this type of situation. Their reactions appear in different ways, not only in the way someone feels, but in the way they think and what they think about; their sleeping habits, how they go about daily living; and the way they interact and get along with others. Here are a few steps to help people cope:

- Stay informed through trusted resources like the [Centers for Disease Control](https://www.cdc.gov) (CDC).
- Take breaks from watching, reading, or listening to news stories, including those on social media. Hearing about the pandemic repeatedly can be upsetting.
- Maintain social connections through phone calls or video chats to feel less isolated.
- Take care of your emotional health.
- Call your healthcare provider if stress gets in the way of your daily activities for several days in a row. Free and confidential resources can also help you or a loved one connect with a skilled, trained counselor in your area.
- Take care of yourself. Eat healthy, drink plenty of water and get enough rest.
- Be patient with yourself and others. It’s common to have any number of temporary stress reactions such as fear, anger, frustration, and anxiety.
- Encourage children to express their feelings and thoughts. Reassure them about their safety.
- Relax your body often by doing things that work for you—take deep breaths, stretch, meditate or pray, or engage in activities you enjoy.
- Pace yourself between stressful activities and do something fun after a hard task.

If you find yourself or a loved one experiencing some of the feelings and reactions listed below for two weeks or longer, this may be a sign that you need to reach out for additional assistance.

- Crying spells or bursts of anger
• Difficulty eating
• Difficulty sleeping
• Losing interest in things
• Increased physical symptoms such as headaches or stomachaches
• Fatigue
• Feeling guilty, helpless, or hopeless
• Avoiding family and friends

If you are feeling overwhelmed with emotions such as sadness, depression, anxiety, or feel like you want to harm yourself or someone else, call 911 or the National Suicide Prevention Lifeline at 1-800-273-TALK (1-800-273-8255).

About the American Red Cross:
The American Red Cross shelters, feeds and provides emotional support to victims of disasters; supplies about 40 percent of the nation's blood; teaches skills that save lives; provides international humanitarian aid; and supports military members and their families. The Red Cross is a not-for-profit organization that depends on volunteers and the generosity of the American public to perform its mission. For more information, please visit redcross.org or cruzrojaamericana.org, or visit us on Twitter at @RedCross.

Jan Pierce, Coordinator of our Employee Assistance Program, adds:

As a CSU Employee, all employees have access to free mental health and wellness care. Each employee and their household members have access to 6 free sessions of counseling per calendar year, per issue.

Employees can also take a wellness survey on SilverCloud with their EID. SilverCloud is a free on-line wellness platform to help with depression, anxiety, chronic pain, and other mental health difficulties.

Please go to the EAP Website to find more about your free EAP benefits, webinars and more. You can also call the EAP on-site coordinator, Jan Pierce to help with navigating these benefits at 970-491-3437.

And, Emma Chavez, our CARE Program and Community Resources representative says:

Looking for resources to support your colleagues or students?

Please visit the CARE Program Website where you can find the CARE Program Newsletter that has plenty of information about happenings around campus, and in Northern Colorado, as well as other important Newsletters. With tax season approaching you can find a list of tax preparation options for you or those you work with too. Contact Emma at Phone: (970) 658-6158.

Thanks Jan and Emma for your contributions! Bob
If You Need a Little Lift Today. . .

I’ve heard is said that no one can make you happy but you. Just to finish with a smile, here’s a little person that sure gives it a try!

Sorry I don’t know how to remove the advert at start. Enjoy! 

Bob

For more resources visit the Talent Development Website and click on Emergency Readiness Training

training.colostate.edu/emergency-readiness-trainings

or

https://safety.colostate.edu/

Ready Colorado State Newsletter is published six times each year – January, March, May, July, September, and November and distributed to subscribers. It includes information from Building Proctors, university staff and faculty, from businesses and professional groups and publications, government sources, and from other campuses throughout Colorado and Wyoming. These articles are put together by your Ready CSU Training Team, a university wide coalition of peers concerned about preparedness, safety, and YOU.

Check with your proctor to see what’s up in readiness here at CSU! Better yet, tell coworkers they can also subscribe to the newsletter at:

https://lists.colostate.edu/cgi-bin/mailman/listinfo/ready_csu_newsletter

This publication is intended to serve YOU, the folks who serve our students: if you have information that may be included here for the benefit of your colleagues, please send it to Bob Chaffee at Talent Development at this email address:

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