

# Melanie's Memos on Managing Home and Family

Utah State UNIVERSITY | COOPERATIVE extension

Volume 1, Issue 4

Written by Melanie D. Jewkes, USU Family and Consumer Science Agent Duchesne County

Fall 2008

## Preventing Identity Theft

Victims of identity theft can spend months or years, along with hard-earned money, cleaning up their good name and credit record. Identity thieves can use personal information to take over credit accounts and open new ones. They can use your credit to get a job, take out a car loan or rent an apartment. While it's not possible to completely prevent identity theft or fraud, you can reduce its likelihood by managing personal information carefully. Consider these tips.

Find out who has access to your information at work. Be sure to verify that records are kept in a secure location and are accessible only to employees who have a legitimate reason to see them.

Shred or burn all papers that contain personal information. You should never throw them in the garbage intact. Make sure business offices do the same with documents containing your information.

Pay attention to your billing cycles. Contact creditors immediately if your bills arrive late. A missing bill can mean an identity thief has taken over your credit card account and changed your billing address. Deposit outgoing mail in post office collection boxes or at your local post office.

Be careful about giving out personal financial information. Whether by phone, mail or the Internet, never give anyone your credit card number, Social Security number or other personal information unless you initiated the activity and understand the transaction. Ask to use other types of identifiers when possible.

List initials instead of full first full names on checks. If your checkbook is stolen, thieves will not know whether you sign your checks with initials, first name or a shortened name. Your bank will know how you sign your checks and will pull suspicious checks and call to verify the purchase.

When using your checking account to pay credit card bills, do not write the full account number on the "memo" line. Include only the last four digits of the account. The credit card company knows the full number, and those processing your check won't have access to it.

Include your work phone number on your checks instead of your home number. If you have a post office box, use that instead of your physical address. Never include your driver's license or Social Security numbers on checks.

Avoid carrying your Social Security card in your wallet. This is the most sought-after piece of personal information. Also be cautious with health insurance cards and university ID cards, if you have them, since the account/ID number is often the same as your Social Security number. Students should ask for a randomly generated number if possible. Refrain from giving your number unless it is for a legitimate purpose, such as completing a loan application. Any agency or business can ask for your Social Security number, but only a few entities, such as motor vehicle departments, tax departments, welfare departments, banks, brokerages and employers, can actually demand it.

(Continued page 3)

## Upcoming Events

- Sept 9—Food \$ense Roosevelt  
—Smart Money Moves
- Sept 16—Smart Money Moves
- Sept 17—Fat Substitution &  
Low-Fat Cooking Roosevelt  
— Food \$ense Duchesne
- Sept 23—Smart Money Moves
- Sept 25—Fat Substitution &  
Low-Fat Cooking Duchesne
- Oct 6—Food \$ense Roosevelt
- Oct 9—Sew Creative &  
Needle Arts Conference  
Roosevelt
- Oct 15—Cut the Crazy out of  
Christmas Roosevelt
- Oct 16—Cut the Crazy out of  
Christmas Duchesne
- Oct 22—Food \$ense Duchesne
- Nov 10—Food \$ense Roosevelt
- Nov 12—Healthy Holiday  
Eating Roosevelt  
— Food \$ense Duchesne
- Nov 13—Healthy Holiday  
Eating Duchesne

Check our website or call for more information:  
[extension.usu.edu/duchesne](http://extension.usu.edu/duchesne)

## Inside This Issue

- 2008 Sew Creative & Needle Arts Conference** 2
- Family & Personal Finance Workshops** 2
- ID Theft, Continued** 3
- Apple Crisp Recipe** 3
- New Food Storage & Food Preservation Websites** 4
- Upcoming Events** 4

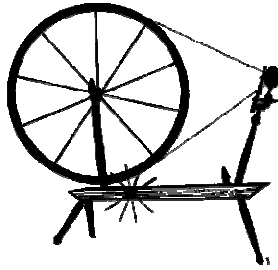
<http://extension.usu.edu/duchesne>

## Sew Creative & Needle Arts Conference

USU Extension in Duchesne & Uintah Counties are gearing up for the  
**2008 Sew Creative & Needle Arts Conference**  
 on **Thursday October 9th**  
 at the USU Extension Campus in Roosevelt.

Plan now on attending this exciting conference, with workshops and hands-on projects including:

- Crocheted Edges
- Embellishment
- Holiday Gift Ideas
- Holiday Table Runners
- Tea Towel Aprons
  - Carpet Bag
- Machine Maintenance & Feet
  - Yo-Yo Projects
  - Piec-liqu 
- Projects for Beginners
  - Trouble Free Triangles
  - Fitting a Test Garment
    - Needle Fleting
    - Pressing Board
      - Log Cabin
      - Appliqu 
      - And more!



There will be many great presenters from the Uintah Basin, as well as other areas of the state. Please join us for a fun-filled day!

*Check our websites for up and coming information:*

<http://extension.usu.edu/duchesne>  
 and  
<http://extension.usu.edu/uintah>

Or call the Extension Offices:  
 (Duchesne) (435) 738-1140  
 or  
 (Uintah) (435) 781-5452

## \$mart Money Moves

### A Series of Three Workshops on Money Management

Plan now to join us for this popular and informative, three-week series of personal and family financial management workshops.

We are fortunate to have two guest speakers during the series: Jan Andersen, PhD, Family Resource Management Specialist for Utah State University Extension; and Angel McRae, Loan Officer from Republic Mortgage in Roosevelt.

**COST:** \$15 per person for the entire series, including workshop materials, door prizes, handouts, and refreshments. Spouse or partner may attend for an additional \$5, but couple will only receive one set of printed materials.

Registration will be on a first-come, first-serve basis. Please call to register, or mail or bring in the registration form on our website.

Classes held in the Duchesne Library/USU Extension Duchesne County Office:  
 50 East 100 South  
 Duchesne, Multipurpose Room  
 Tuesday Evenings,  
 September 9, 16, & 23 from  
 6:15pm to 8:45pm

#### Schedule of Workshops Tuesdays 6:15pm to 8:45pm

##### September 9

Getting Organized  
 Money Habitudes  
 Psychology of Money  
 How Does Your Cash Flow?

##### September 16

Family Finances  
 Goal Setting  
 Credit & Credit Scores  
 Getting Out of Debt

##### September 23

ID Theft & Fraud Prevention  
 Online Banking  
 Teaching Children Money Management  
 Slashing Expenses  
 The Art of Saving Money

## ID Theft, cont. from page 1

Make photocopies of the contents of your wallet. Copy both sides of each license or card. Keep copies in a place separate from your wallet. If you have a passport, make a photocopy and keep in a safe place. This will aid you in replacing the document if it is stolen.

Guard your credit cards. Watch cashiers when you give them your card for a purchase. Also, when you receive a new card, sign it in permanent ink and activate it immediately. Do not leave cards blank, since anyone can sign and use a blank card.

Never fax your credit card number since it can remain in the fax basket on the other end for hours.

Be smart about passwords and PINs and don't carry them with you. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your Social Security number, your phone number or a series of consecutive numbers.

When making Internet purchases, look for an address that begins with https:\\. The "s" indicates that it is a secure connection and a small padlock symbol should appear in the bottom right-hand corner of your screen, indicating it is safe to transmit your credit card number.

Check your credit report regularly. This will ensure an early alert on possible accounts or fraudulent activity with your credit. This can help prevent costly problems. You may need to pay a nominal copy fee.

Written by Christine E. Jensen

Utah State University Cooperative Extension Assistant Professor Family and Consumer Sciences Emery County

## Missed Out?

Did you miss out on some of the great classes this year, such as "Home Canning & Preservation and Recipes from the Garden," "Freezer Meals and Home-made Mixes," or "Cooking with Food Storage Ingredients"?

All of the class materials and recipes can be found on our website: <http://extension.usu.edu/duchesne>

There are also still some copies in our office. Feel free to stop by to pick them up.

Melanie D. Jewkes

USU Extension FCS Agent Duchesne County

## Recipes

### A Perfect Fall Sweet Treat That's Guiltless to Eat

Don't let a sweet tooth put a cramp in your healthy lifestyle. Some desserts are satisfying without excess sugar and fat. With this baked apple crisp, you can enjoy the potential cancer-fighting power of apples without sacrificing flavor. According to evidence from AICR's second expert report, a diet that features foods containing dietary fiber – like the apples and rolled oats used here – probably decrease your risk of developing colorectal cancer.

### Apple Crisp

Canola oil cooking spray  
4 Granny Smith apples, cored and cut into thin slices or bite-size pieces  
1/2 cup raisins  
3 Tbsp. apple juice  
1/4 cup whole-wheat flour  
1/4 cup old-fashioned rolled oats  
1/4 cup brown sugar  
3/4 tsp. ground cinnamon  
3/4 tsp. ground nutmeg  
1 Tbsp. cold butter, cut into small pieces



Preheat oven to 375 degrees. Coat 8 inch square baking dish with cooking spray. Combine apples, raisins and apple juice in bowl; toss well. Transfer apple mixture to baking dish.

In another bowl, combine flour, rolled oats, brown sugar, cinnamon and nutmeg.

With pastry blender or knife and fork, cut in butter until mixture resembles coarse meal. Sprinkle the mixture evenly over surface of apples.

Lightly coat top with cooking spray. Cover and bake 30 minutes. Uncover and bake for 20 minutes more or until apples are tender. Remove from oven and let stand on wire rack at least 20 minutes. Cut into squares and serve warm or at room temperature.

**Makes 6 servings.** Per serving: 170 calories, 2.5 g fat (1 g saturated fat), 39 g carbohydrate, 2 g protein, 4 g dietary fiber, 10 mg sodium

Courtesy of: The American Institute for Cancer Research's Weekly Health-e-Recipe e-mail. Sign up for free weekly healthy recipes from: [www.aicr.org](http://www.aicr.org)

USU EXTENSION SERVICE  
DUCHESNE COUNTY  
PO BOX 97850 E 100 S  
DUCHESNE, UT 84021

Phone: (435) 738-1140  
Fax: (435) 738-2001  
E-mail: [Melanie.jewkes@usu.edu](mailto:Melanie.jewkes@usu.edu)

Check us out on the web:

<http://extension.usu.edu/duchesne>

### **Food Storage & Food Preservation Websites**

Looking for more information on home canning and food storage? USU Extension has just launched new websites as a great source of information for you regarding home food preservation and storage. While the websites are a work-in-progress, much information is now available at these sites:

<http://extension.usu.edu/foodstorage>  
<http://extension.usu.edu/foodpreservation>

**Don't miss it!**  
**Schedule of Classes**  
**listed below.**



## **Upcoming Events**

### **Lunch and Learn & Night of Insight Workshop Series**

\$1 per person, includes light lunch and door prizes.  
**Call or email to reserve a spot.**

### **Fat Substitution & Low-Fat Cooking**

**Wednesday Sept 17, 11:00am** Roosevelt Crossroads Senior & Community Center & **Thursday Sept 25, 7:00pm** Duchesne City Library— Eliminating or reducing fat in the diet can be done in many ways. This class will cover the basics on what types of fat are better for us than other types. It will also offer many fun and tasty ideas to lower our fat intake without changing around our menus and family favorites. Come taste tried and true fat substitution recipes, and be on your way to a healthier you.

### **Cut the Crazy Out Of Christmas**

**Wednesday October 15, 11:00am** Roosevelt Crossroads Senior & Community Center & **Thursday Oct. 16, 7:00pm** Duchesne City Library—Unfortunately, much of the Christmas Holiday is spent in high-stress gear. This class will cover ways to make the holiday not so demanding, and give tips to making a more peaceful holiday season.

### **Healthy Holiday Eating**

**Wednesday November 12, 11:00am** Roosevelt Crossroads Senior & Community Center & **Thursday November 13, 7:00pm** Duchesne City Library— The Holidays are filled with fantastic foods and treats, and we often see the bad side-effects of that sugar- and fat-loaded yummy food. Join us in this class to learn how to make our favorite treats a little more healthy, without completely eliminating.

### **Smart Money Moves**—a Series of Personal & Family Finance Workshops

**September 9, 16, & 23, 6:15pm—8:45pm**  
(see page 2 of this newsletter for more information)

### **Food \$ense Nutrition Classes—FREE**

**Meat, Beans & Protein Sept 9 11am** Roosevelt Crossroads Center & **Sept 17 6:30pm** Duchesne City Library

**Menu Planning Oct 6 11am** Roosevelt Crossroads Center & **Oct 22 6:30pm** Duchesne City Library

**Milk & Dairy Nov 10 11am** Roosevelt Crossroads Center & **Nov 12 6:30pm** Duchesne City Library

Please call or email to register in advance to ensure adequate amounts of food and class materials.  
Anyone and everyone is welcome to attend all classes.

*"Utah State University is an affirmative action/equal opportunity institution."*