

MARGIE'S MAILBOX

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Slashing Expenses

With fuel prices rising every day, here are a few ideas for those everyday "little" expenses that keep us wondering "where did all my money go?"

- Cut your spouse's or children's hair at home.
- Form a babysitting co-op with other parents.
- Recycle. Find new uses for things that are about to exceed their lifespan. For example, use old, grungy bath towels to wash the car.
- Make an extra mortgage payment a year. This will save you thousands in interest over the life of your mortgage and pay off your home sooner.
- Pay more than the minimum payments on debts.
- Only use your bank or credit union's ATM. You'll avoid paying fees.
- Beware of "discount store syndrome." Just because it's a bargain store doesn't mean you are getting a deal or saving money.
- Replace items only when you cannot repair or get along without them.
- If you are paying for a storage unit, consider reducing the size of your storage.
- Never buy new if used will do.
- Shop for Christmas year-round.
- Consider the cost of habits. Whether it is smoking, drinking alcohol, or a daily coke, these habits can be expensive. They can be reduced or eliminated.
- Wash your own car. Have your children help you.
- Keep your car longer. If you want to sell it, consider selling it yourself.
- Don't speed. Save money by never having to pay for a speeding ticket and by getting better gas mileage.
- When eating out, go for lunch instead of dinner. It's less expensive.
- Avoid over-accessorizing. Costs can add up quickly if you buy accessories for every outfit.

Spring Into Learning Leader Training

Saturday, May 3, 2008, 9:30 a.m.—2:00 p.m. at the Juab County Fairgrounds

All parents, volunteers, adult leaders, and youth 8th grade and up, are invited to attend. There will be a variety of 16 workshops including Fabulous Family Reunions, Mexican Cooking, Lotions and Potions, GPS, SAFE KIDS, Vinyl Lettering, Crazy Quilts, Slow Cooker 101, Great Gardens and Flower beds, and much more!

This is a great opportunity to gain more skills to teach others, or to learn more about a skill you've always wanted to

know! The public is welcome. Registration is free until April 25th. Late registration is \$5. Some classes have a small materials fee. Lunch will be provided. You may download the registration form from our website at: extension.usu.edu/juab or come to the Extension office.



Upcoming Events

April 15—Microwave Cooking Made Easy, Part 4. 7 p.m. Extension Conference Room.

May 3—Spring Into Learning Leader Training. 9:30-2, Juab County Fairgrounds.

May 8—Container Pots and Hanging Plants. King's Nursery, 7 p.m.

For our complete events calendar please visit our web site at extension.usu.edu/juab

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10 Keys for Financial Success

1. Spend Less Than You Earn: Keep a budget or spending plan and track your spending.
2. Have a Plan: get organized, write down your financial goals, track your expenses.
3. Prepare for Expected Events: retirement, holidays, birthday gifts.
4. Prepare for Unexpected Events: emergencies, job loss, etc.
5. Always Know Your Interest Rates: Never exceed 13% interest on loans and know what you pay on interest and fees. Know how your interest is being calculated.
6. Keep a Healthy Credit Report: receive a free annual credit report at annualcreditreport.com
7. Avoid Waste: eat at home, clip coupons, return purchases you won't use.
8. Take Advantage of Tax Breaks: earned income credit, VITA.
9. Fill in the Financial Gaps: garage sale, eBay, recycle, sell excess produce at a Farmer's Market, house cleaning, etc.
10. Give Back to Your Community: Angel Tree, United Way, Food Bank.



Plan to be financially successful. Know where your money is going. Save for specific needs. Write down immediate, short term, intermediate and long term goals. Create a spending plan that works for you and track what you spend.

Start saving now to be prepared. Save lump sum payments/windfalls like tax refunds, gifts or inheritance. Be prepared for sudden illness, theft, natural disasters or the loss of your job. Have adequate health, car, home, and life insurance.

Improve your credit score. Your credit score is a number that indicates if you have good credit history. You can improve your credit score by paying your bills on time. Don't apply for credit (cards) frequently. Pay off your balances each month.

Fabric/Sewing Tips

Washing up—To keep your jeans and T-shirts looking new, always turn the garments inside out when you put them in the washing machine and dryer. Keep black garments looking black by never putting them in the dryer. Let them hang to dry instead.

Ribbing Alternative—Before discarding knit tops that contain Lycra, consider using them as ribbing for neck or sleeve edges. Cut across the body of the garment and create whatever size ribbing you desire. Quality ribbing can be hard to find. This method provides an excellent alternative.

Easy Fit—When making skirts or slacks with drawstring waists, substitute 2/3 of the drawstring with elastic and adjust the length of the two tie ends appropriately. The pants fit better and provide greater ease when wearing.

Clever Disguise—To disguise holes and tears in garments or blankets, cut out a shape from a piece of fabric and blanket stitch the shape over the hole or tear. The patch will look like a design that's intended to be there.

Cheap Sheets—Ready-made pillowcases and shams can be pricey. To cut costs when you're buying linens, buy one extra flat sheet from the same set to make pillowcases. Not only will you save money, you'll also have fun customizing your new bedding.

Pattern repair—Restore a torn pattern by ironing fusible interfacing to the pattern back.

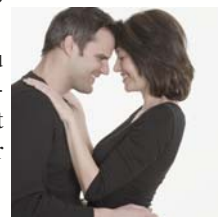
Tidy Trim—Save spools to hold various types of trim. The trim winds neatly around the spools and can be taped or pinned on. For easy retrieval, store the spools in a transparent plastic box.



Source: *Sew News Magazine*

Marriage Spring Cleaning Ideas

- Say "no" to others and "yes" to your mate more often.
- Set a monthly date night with each other. Having a weekly date is even better.
- Simplify your life.
- Hug your spouse more often, sit close together in a restaurant, and cuddle on the couch.
- Walk together every day.
- Turn off the television or computer and read a book together.
- Leave a romantic note for your spouse to find.
- Let your spouse know how much he/she is appreciated.
- Be helpful.
- Take a trip together.
- Don't allow unkind comments to flow from your lips.
- Always look for the good in your spouse.
- Grab your spouse for a spontaneous dance to "your" song.
- When you make a mistake, admit it and ask for forgiveness.



Youth and Families with Promise



We want our children to grow up in such an environment as to become caring and contributing adults. One of the best ways to accomplish this goal is to teach service and community involvement on many different levels. 4-H Mentoring Youth and Families with Promise has seen the excitement and growth that happens as youth participate in serving the community in which they live. Youth gain self esteem as they realize they are important and can make a difference.

As parents and grandparents, we can be an example of serving whether it is sharing and/ or teaching our talents with others, looking at the needs of neighbors and ways we can help and any other opportunities we can become involved in. It is a good idea to include our children and grandchildren in some of our service efforts as we contribute in our own unique way. When children see that service is a part of your life and they share in these efforts it can make a big difference in who they become as adults. Don't be afraid to let youth and children make sacrifices as they serve as this will help them feel deeper feelings of caring and kindness towards others.

There are many ways to contribute in our county and in our neighborhoods. The good that happens as people help people goes beyond the actual good deed. The effects of service can ripple from giver to the receiver and any others in between. YFP mentoring teaches their youth and families that service is an important part of success in individual and family's lives.

YFP Mentoring would not exist without our volunteer mentors and other community leaders who help make this program a success. We want to thank all those involved in our program for their hours of service and the difference they make in the lives of youth. If you would like information on mentoring in our area, please call Celeste at 623-3457.



Food Sense Nutrition Education

FSNEP (Food Sense Nutrition Education Program) offers FREE lessons on menu planning, unit pricing, shopping lists, and cooking from scratch. Call Laurie at 623-3457 for more information.

As food prices continue to go up, you might be asking yourself, what can I do to save money? Follow these steps to fight back!

- To save time and money, budget food dollars, schedule time to plan menus and save menus to use over again. Create menus after checking supermarket sale ads.
- Make a shopping list. Shop once a week or less. Shop when the store is not crowded. Do not shop when hungry.
- Read labels and use the unit pricing stickers. Compare prices.
- Use coupons if they make the items you need cost less.
- Use leftovers for lunch.
- Buy in bulk for a lower price. Replace staples when on sale.
- When grocery shopping, inspect food carefully to insure it is in good condition and safe to eat.
- Get refrigerated and frozen foods last when shopping.
- Watch for mistakes when checking out and check your receipt. Go directly home and store foods properly.



This material was funded by USDA's Food Stamp Program. The Food Stamp Program provides nutrition assistance to people with low income. It can help you buy nutritious foods for a better diet. To find out more, call 1-800-221-5689 or visit online at <http://www.fns.usda.gov/foodstamp/>

www.fns.usda.gov/foodstamp/outreach/coalition/map.htm.



Chicken Potato Bake

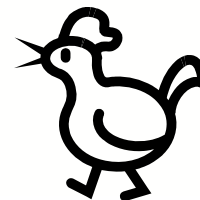
2-3 lbs chicken cut into tenders
1 lb red potatoes cut into chunks
1/2-3/4 cup prepared Italian dressing
1 T Italian seasoning
1/2-3/4 cup Parmesan cheese

Place chicken in a greased 9X13 inch baking dish. Arrange potatoes around the chicken. Drizzle with dressing then sprinkle with seasoning and parmesan cheese.

Cover and bake at 400° for 20 minutes; uncover and

bake 20-30 minutes longer or until potatoes are tender and chicken reaches an internal temperature of 165°.

Yield: 4 servings



Check us out on the web:
<http://extension.juab.edu/juab>

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Upcoming Events

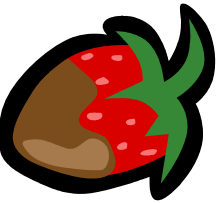
Microwave Cooking Made Easy: Part 4

Date: Tuesday, April 15, 2008

Time: 7 –8:00 pm

Place: Juab County Center Cultural Hall

Desserts the fast, fun way—in the microwave! Learn to melt chocolate, dip strawberries, make caramel popcorn, and make cake! Use aluminum foil in the microwave? Absolutely! Learn how to use this useful tool to make your microwave even more efficient. Microwave chart with tips and recipes will be given out to all those who attend. To reserve your seat, call 623-3450 or sign up at the Extension office. (12 years and older invited).



Container Pots and Hanging Plants

Date: Thursday, May 8, 2008

Time: 7:00 pm

Place: King's Nursery, 250 South Main, Nephi

Floyd King, owner of King's Nursery and Landscaping will teach how to design and assemble container pots and hanging baskets. Those assembling their own pots or baskets will need to pay for materials used. Potting soil will be provided. To register for the class, call the Extension Office at 623-3450.



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