

MARGIE'S MAILBOX

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Utah State University
JUAB COUNTY EXTENSION

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Surviving Tough Times: Grow a Money Tree

The **money tree**, is an imaginary tree often referred to when saying "Money doesn't grow on trees!" Throughout life, we learn the lesson that money must be earned, cared for and managed wisely, somewhat like growing a plant or a tree. To be successful in surviving the current tough economic times, it will be very helpful to apply the principles of trimming, pruning and nourishing to achieve a 'green thumb' status with our finances.

TRIM EXPENSES

If you use a credit card, make sure you can pay the bill in full each month. Try subtracting the amount of each charge from a check register so there will be money to cover the credit card statement when it comes.

Look at your 'fixed' expenses, which are those you can't cut back on. The fewer fixed expenses you have, the greater ability you have to adjust your spending if the need arises.

PRUNE DEBT

Find money to add to debt payments. Trim some flexible expenses - be creative - and add that money to your highest interest

debt. When one debt is paid, add that payment amount to another debt.

Visit Utah State University Extension's free interactive Web site for debt reduction, savings, and consumer finance education.

Go to:

extension.usu.edu/finance
and click on the 'PowerPay' link

NOURISH SAVINGS

Build up savings to reduce stress. This is a revolving savings fund for expenses that are not monthly. Some might be auto repair, birthdays, education, home re-pair, vacation, etc. Work toward having an emergency fund that would cover 3-6 months of living expenses.



2009 Consumer Action Handbook

Feeling the economic crunch? Are you trying to find ways to stretch your dollars?

The new 2009 Consumer Action Handbook is here. This everyday guide to being a smart shopper is hot off the press and chock-full of helpful tips about preventing identity theft, understanding credit, filing a consumer complaint, and much more.

In the 2009 edition, you'll find updated information about filing for bankruptcy, finding a lawyer, and planning a funeral, along with many other useful topics.

So what are you waiting for? Pick up your copy at the Extension Office, or order one online at <http://www.consumeraction.gov>.

Quick Consumer Tip:

Extended warranties and service contracts are rarely worth what you pay for them.

Upcoming Events

- April 9—Go Green Turf Management
- April 18—Spring into Learning Workshops
- April 21—Food \$ense Cooking School on Breakfast
- April 22—ATV Training
- April 27—Brown Bag it With Extension "Breakfast & Snacks"
- May 7—Container Pots and Hanging Plants

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

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Marriage and Money Talk Tips

Here are some tips that will help you effectively manage your money together in your marriage

Tip #1 ♦ Set aside a regular time each month to discuss money issues (your budget, planned expenses, debt-reduction plans). By having a regular meeting, you'll spend less time overall and may avoid problems since you've set aside time to work together.

Tip #2 ♦ Talk regularly about ways to better manage your money .

Tip #3 ♦ Use a team approach. Respect each other's differences, and work toward decisions both of you agree with.

Tip #4 ♦ Keep each other up to date on all personal assets and debts.

Tip #5 ♦ Discuss and come to agreements about how to use any extra money (such as tax refunds).

Tip #6 ♦ Write short and long-range financial goals together .

Tip #7 ♦ As you set financial goals, remember to be realistic, specific, and flexible.

Tip #8 ♦ Remember to use positive communication skills when discussing money. Avoid language that will put your spouse on the defensive, such as criticizing, ridiculing, or demanding.

Adapted from the Utah Marriage Handbook.

Maintenance cycle suggested for HE washing machines

Because HE washing machines use less water and the front-load models have an airtight seal, the maintenance of these machines is different than the top-loading ones you may be used to. Low wash temperatures may prevent some soils from completely rinsing out of the HE washing machines. Because oily soils and some dirt-type soils are especially sensitive to lower wash temperatures, over time these soils may accumulate in the HE washer. This can lead to the growth of bacteria and mold, which can create odors in the HE washer.

You can usually avoid these potential problems by using a maintenance cycle, which involves running a full wash cycle without any laundry in the machine. Ideally, this should be done at least once a month. Some HE washers have a special cycle. Check the user's manual and follow its directions. If your machine doesn't have a designated maintenance cycle, here's what to do:

1. Select the hot water setting. If there isn't one, then select a "white" or a "stain" cycle setting.
2. Select the "extra rinse" option, if offered.
3. Add liquid chlorine bleach to the bleach dispenser. Fill to its maximum level.
4. Run the cycle through its completion.
5. If the HE washer doesn't have a second rinse option, manually select an additional rinse cycle to ensure that no chlorine bleach remains in your washer.

If your HE washer still has unpleasant odors, repeat steps 1 through 5 as necessary.

Join America on the Move

How many daily steps equal an active lifestyle?

How many daily steps are enough to achieve better health?

There's no magic number, but as your daily number of steps increases, so do the health benefits. Most Americans are inactive, averaging only about 4,000 to 6,000 steps a day. Research shows that enjoying a more active lifestyle through regular, moderate activity can help you improve your health and quality

of life no matter your age, or how long you've been inactive.

To reap optimal health benefits and achieve or maintain a healthy weight, shoot for building your daily activity pattern to a moderately active to very active level. Children need to accumulate even more steps, with at least 60 minutes of vigorous play each day. Physical activity boosts the calorie burning process. So the more we move, the more we burn.

No matter how active you are now, small changes will get you where you want to go.

Increasing your daily activity at a faster or slower rate isn't as important as simply moving more today than you did yesterday. Count your total daily steps by wearing a step counter. Or, track your activity by minutes. The goal is to enjoy moving more because each step counts.

Join americamoves.org for more tips and information.

Food Sense Nutrition Education

Are convenience foods ruining your budget and robbing you of your hard earned cash? Fight back by taking our **free lessons** and you will be amazed at how many items you can make at home in your own kitchen. Food Sense will show you how. The benefits to you: better tasting food, easy to use, lots of variations and increased savings.

Biscuit Mix

- 6 cups unbleached white flour
- 3 cups whole wheat flour
- 1-1/2 tablespoons salt
- 4 tablespoons baking powder
- 2 cups solid vegetable shortening



Mix all ingredients in a large bowl, leaving shortening in small lumps about the size of peas. Recipe makes 10-1/2 cups of biscuit mix. Store in a tightly covered container, at room temperature for up to six weeks. This recipe can be used in any recipe calling for biscuit mix.

To make Basic Biscuits: For each 6 biscuits, mix 2/3 cup mix with 1/4 cup water until soft dough is formed. Knead dough 10-12 strokes on lightly floured board. Over kneading makes biscuits tough. Roll 1/2" thick. Cut biscuits with a biscuit cutter or glass turned upside down, dipped flour. Or pat dough into a rectangle and cut into squares. Bake on an ungreased shiny baking sheet at 450°F for 10-15 minutes.

This recipe is has been adjusted from the Food Sense Quick Mix booklet. Need more ideas and ways to use this mix? Give Laurie a call (435) 623 3457 or go to www.extension.usu.edu/juab

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USDA is an equal opportunity provider and employer. 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, contact us at 1-800-221-5689 or online at <http://www.fns.usda.gov/fsp/outreach/coalition/map.htm>.

How Much: \$\$ Available for Food

- Know the resources you have to spend on food.
- Make a shopping list based on the resources you have to spend.
- Buy only the amounts of fresh foods you can use before it spoils
- Consider frozen or shelf stable items that last longer.
- Use foods you already have to plan menus, add missing ingredients to your shopping list.

Source: foodstamp.nal.usda.gov

Brown Bag it with Extension

Bring your sack lunch, eat, and relax. Join us on Monday, **April 27, 2009** from **12:10-12:50** in the Juab County Extension Office conference room for: Breakfast and Snack Ideas. Presented by Laurie Bates, Nutrition Education Assistant with the Food Sense Program.

The Importance of Breakfast

The result of skipping breakfast is pre-afternoon hunger and sluggishness. Come learn about tips and quick, easy- to-make recipes that will make it simple to eat a healthy breakfast, making your family's day more productive. Join Laurie Bates, FS Nutrition Education Assistant, on **April 21, 7 p.m.** in the Extension Office for this educational and helpful class.



4th Annual Spring into Learning

Date: April 18, 2009, 8:30 a.m. - 12:15 p.m.
At the Juab County Fairgrounds

A Great Community Workshop Event designed for:

4-H Leaders
Parents/Families
Enrichment Leaders
Boy/Girl Scout leaders
Activity Day leaders
School Teachers
Students
Youth Leaders
& anyone who wants to learn new ideas & skills

\$5.00 Registration, plus any class fees.
Deadline to register is Tuesday April 14, by 6:00 pm

For ages 3rd grade to Senior Citizens and everyone in between!!

Sign up at the USU Extension Office, 160 N Main, Nephi
435-623-3450.

For more information on classes available, and to download registration forms, visit: <http://extension.usu.edu/juab>

Upcoming Yard and Garden Classes

Go Green Turf Management

Date: Thursday April 9, 6:30 pm

Location: USU Extension office, 160 N Main, Nephi

Instructor: Matt Palmer, USU Extension County
Agent, Sanpete County

The grass will finally be greener on your side as you learn about lawn care and management including fertilizing, irrigation, weed control, and establishing new lawns.

Container Pots and Hanging Plants

Date: Thursday May 7, 6:30 pm

Location: Kings Nursery 250 S Main, Nephi

Instructor: Floyd King; Owner of Kings Nursery and
Landscaping

Learn how to design and assemble beautiful container pots and hanging baskets. Those assembling their own pots or baskets will need to pay for materials used. Potting soil will be provided.

**Pre-registration is encouraged. Please call 623-3450
or go online to <http://extension.usu.edu/juab>**

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

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Check us out on the web:
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