

On the Home Front



Improving Family,
Resources & Health

CLOSE TO HOME

November/December 2010

by Jana Darrington, Family & Consumer Sciences Agent

Step-Families “Stepping” into the Holidays

All families have traditions for the holidays that are important. Traditions help bring families together and provide bonding opportunities. We know who we belong to because we always do certain things together. We have shared memories of past experiences. Planning for special events, reminiscing about what happened last year, looking at photographs and video tapes, cooking and eating favorite foods are examples that bring warm feelings of belonging and being connected together.

For step-families, the holidays can be challenging. Often family ties and traditions have been discontinued or strained, and different ones have replaced them. Families who have experienced divorce or death may have feelings of loss for family members and traditions that are no longer part of their life. Sometimes we are not aware of how important rituals can be until they are lost. Those who recently became a new family member may feel a bit left out or disjointed. One of the most important things step-families, as well as the entire extended family, can do is to help new members become a part of the clan.

It is easy to forget how these new "step" people may feel. Ask them if there are any special ways they like to celebrate the holidays. Be flexible and allow some new traditions to be included. Do the step grandchildren have any special foods that can be fixed? Is there a special story that was always read or an activity that was a part of their festivities? Are there decorations that can be included from their past? Were they involved in preparing a food or creating a decoration?

New family members may appreciate the opportunity to share a story about their past.

After a few holidays spent together, awkward feelings will pass. Be tolerant of young children. Share stories about their other grandma, or what their dad or step-dad gave them as a gift. While this can sometimes be painful for adults who are trying hard to adjust to loss and new ways, children need the security of all their family members at holidays.

The holidays can be especially demanding on children. Children in step-families may have two sets of parents and four or more sets of grandparents to please. Everyone may want to spend time with the children, feed them and buy them gifts. While this may not seem like a big problem for most children, they can become overly tired from too many events. There may be feelings of jealousy between step-brothers and sisters. How do you explain to a young child that his brother got twice as many gifts?

Try these practical ideas that may make holidays easier:

- Be intentional about including new members, helping them to fit in with others and to feel a vital part of the activities.
- Recognize the importance of holiday traditions, but stay flexible to new ways of doing things.
- Use family meetings to negotiate events and schedules. This can prevent over scheduling.
- Keep everyone informed of plans.
- Be willing to compromise. One happy tradition will be better than two that are stress filled.
- Remember that holidays are often an emotional time when memories and feelings are magnified.

Taking simple steps of preparation can go a long way in smoothing out transitions and building positive foundations for all your family members.

- Patti Faughn, Family Life Educator, U of I Extension

Money Management Concepts for Teens

Is your teenager getting a temporary job for the holidays, or perhaps a permanent part-time job for weekends or after school? Most financial advisors and counselors see this as an excellent opportunity to teach money management concepts. Here are some tips for making the most of this introduction into the working world.

Present the concept of budgeting. Without being judgmental, find out what junior wants to do with the money earned from the job. Beyond weekly spending money, he may hope to get a fancier cell phone, the latest iPod, iPad or i-Whatever, a limo rental for the prom or maybe a used car. Help him determine what he needs to save from each paycheck and when he would have enough to reach his goal. This will help put spending into a useful perspective. Do I buy a burger and fries today, or put the money away so I can get the dirt bike next spring?



Visit a bank or credit union.

Help your teen open checking and savings accounts. Many locations have accounts specifically designed for young people. Show your teen how to write a check, use the check register, and reconcile a bank statement. You will likely hear a protest that it is too old-fashioned, but these practices reinforce concepts of financial constraints and accountability.

If junior is simply mortified by the thought of writing checks in front of friends, a debit card tied to the account can be a good training experience for the eventual use of credit cards. Available funding is limited to what is in the account, but insure that your teenager is aware of fees that may be involved with the use of the debit card.

Talk about taxes. If junior thinks he's going to get a check for \$300 after working forty hours at \$7.50 per hour, you might as well introduce him to the real world early on. Go over his pay stub and explain how and why taxes are taken out as well as the differences. Deductions for federal and state taxes may not show up on early paychecks but will eventually, as minimum earning levels are met.

Most teenagers get this money back when they file their income taxes.

Social Security or FICA taxes (bet you didn't know that FICA stands for Federal Insurance Contribution Act), on the other hand, that are deducted for old age benefits and Medicare won't be seen by the young wage earner for decades (or possibly ever, depending on your crystal ball).



This is also a good time to check what your teenager put on the W-4 form that was filled out at work. When relying upon the recommendations of their friends, some young wage earners claim too many allowances so they will have more in their paycheck each week. Often income levels are such that it doesn't make any difference, but I've seen instances of very unhappy teenagers trying to come up with \$200 to pay Uncle Sam come April 15th.

Speaking of taxes, make your teenager responsible for filing his own tax forms. This is an obligation they will face every year of their working lives so it is a good idea to learn how it's done when the process is as simple as it will ever be. If Mom or Dad wants to help, that's great. Just make sure your teen is aware of every line that should be filled in. Dozens of free online tax programs are also available for low income filers if you don't want to use paper forms. Another possibility is sending junior to a Volunteer Income Tax Assistance site (call 2-1-1 from anywhere in the state for the nearest location) for free help and no-cost electronic filing.

One more thought on the tax front. Junior will be anxious to file his tax return if he has a refund coming and may do so before you have all of your paperwork in place. Make sure junior knows you will still be claiming him as a dependent so he doesn't claim himself. It takes time and effort to file amended returns to correct mistakes like that.

Effective moments for teaching teens about money may not occur every day. Take advantage of junior's hiring to emphasize these ideas.

F. Dean Miner, Jr., USU Extension/Utah County

Helping Youth Develop Talents

Everyone has talents. No one is good at everything, but everyone is good at something and can improve the talents and gifts they have. Youth especially need to feel successful at something. Those who do are less likely to use alcohol or drugs or exhibit other negative behavior to fit in or feel worthwhile. If they do experiment out of curiosity, youth who feel successful in some way are less likely to continue the behavior and develop more serious problems.

Talents or gifts include the obvious things — getting good grades, having musical ability or being a good athlete. But being a good listener, being persistent or being friendly are also gifts. Parents and teachers may need to be talent scouts to see the less obvious gifts and help youth see and appreciate their own abilities. Consider these tips to help youth discover their talents.

- Provide them with opportunities to pursue their interests and discover their unique abilities. Lessons, clubs, extra-curricular activities, field trips or structured youth activities can provide opportunities that spark talents. Recognize and praise them for their efforts. Whether they excel in a particular activity or not, youth should be praised for trying. Trying takes courage.
- Avoid comparisons with others whose gifts are different. Celebrate the unique talents of each child. Point out the less obvious gifts, such as being good with animals or being sensitive to other people's feelings.
- Give them opportunities to contribute using their talents. Being recognized for useful and worthwhile contributions helps youth feel important. If youth can fit in by doing positive things, there will be less need for them to find their niche doing negative things.
- Help them know the difference between self-esteem and selfishness. Often youth may feel they don't have enough self-esteem to try something new or share the talents they have. It is important to remember that self-esteem can often be confused with self-centeredness or selfishness. In that sense, self-esteem doesn't necessarily lead to good behavior. Many criminals or juvenile delinquents have high self-esteem. On the other hand, there are many people who have accomplished much in

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the world who didn't necessarily have high self-esteem. For example, Abraham Lincoln didn't have high self-esteem in the way we think of it today, and yet his talents and abilities positively affected the course of history.

Youth develop a true sense of self-worth from the things they give rather than from the things they get. Helping them develop their gifts and providing them with opportunities to contribute to the good of others through using those gifts builds self-worth. It also helps lay the foundation for being a lifelong contributing member of society.

Tom Lee, Family & Consumer Financial Mgt. Specialist

Pumpkin Mousse



2 tablespoons sugar
 1/4 teaspoon ground cinnamon,
 divided
 1/3 cup vanilla or white chips
 2 tablespoons milk
 1 package (3 ounces) cream cheese, softened
 1/3 cup confectioners' sugar
 1/3 cup solid-pack pumpkin
 1 teaspoon grated orange peel
 1 cup heavy whipping cream, whipped

Microwave vanilla chips with milk at 70% power; stir until smooth. Cool to room temperature.

In a bowl, beat cream cheese and confectioners' sugar until smooth. Beat in the pumpkin, orange peel, reserved melted chips and cinnamon. Fold in whipped cream. Spoon into pie pumpkin.

Refrigerate leftovers.

Yield: 4 servings

Pumpkin Mousse published in Taste of Home Cooking School Collection Fall 2009, p70

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/fsp/outreach/coalition/map.htm>. In accordance with Federal law and U.S. Department of Agriculture's policy, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age, religion, political needs or disability. "Utah State University is an affirmative action/equal opportunity institution."





Hinton Around the Yard & Garden

HORTICULTURE NEWSLETTER
by **Adrian C. Hinton,**
USU Extension Horticulturist



**GREETINGS FROM
YOUR COUNTY AGENT**



This has been a great growing season for much of our horticulture activities, even though it started off with a cool, wet spring. Most of us had a bountiful harvest in the end.

We hope that each of you will check out our Timely Tips and prepare for a fun winter.

The Winter Social this year will be held on

Tuesday, December 7, so I hope you are all planning on attending. It is a highlight of the Master Gardener year and a time to renew old friendships. Please see page 5 for complete details.

I wish you all a Happy Thanksgiving, a great yule and a wonderful first!

Timely Tips for November/December

1. Trees and shrubs need a deep soaking before the ground freezes.
2. Remove weeds and grasses from around shrubs and trees to prevent damage from mice.
3. Now is a good time to start an indoor container herb garden.
4. Winterize your motorized equipment like lawn mowers, tiller, edgers, blowers as well as all your hand tools.
5. While it's still fresh on your mind, repair all your broken sprinkler heads, broken pipes and gardening equipment.
6. Drain all hoses and sprinklers to prevent freeze damage.
7. Remove all leaves from your lawn to prevent problems with fungus and snow mold next spring.
8. Clean up your vegetable gardens and flower beds. This will help control diseases from spoiling these growing areas.
9. Clean and sharpen your gardening tools so they'll be ready when spring comes around. Replace broken tools; they are usually cheaper in the off-season.
10. Cover strawberries with straw or mulch to protect from freezing.

Should I Use Pesticides on Inside Pests?

Over the last month, there have been increased reports of insects, mice and other pests invading buildings. As it gets colder, most of these are looking for a warm place to hide. Consider these tips for control.

- Check for cracks. One of the most common ways for pests to enter is through cracks and openings in foundations and improperly sealed areas. An occasional walk around the foundation to look for cracks and other potential areas of entry is recommended, as well as checking door and window frames for gaps. These gaps can usually be filled with sealers or foam insulation.
- Remove hiding places. Plants that have died back in the fall should not be left in planter beds, especially near buildings, since these provide a hiding place for the unwanted visitors as does decorative bark and other living plants near buildings.
- Keep pests from reaching food sources. These are mainly in the kitchen, pantry and food storage areas. Monitor for pests using glue-board traps and look around for possible feeding damage or feces from mice.
- Don't store foods rich in carbohydrates, such as grain and pasta, in paper or light-weight packaging that is easily punctured (often the original packaging). Instead, use air-tight, heavy duty, food-grade plastic, metal or glass containers.
- Clean shelves and floor space in storage areas often.
- Monitor pests. Most spiders feed on other arthropods and stay hidden from people as much as possible. Glue-board traps are useful in monitoring spiders and reducing spider and mouse populations. Traps should be placed in secluded areas potentially used for pest travel. Check traps at least weekly. One glue-board will hold a large number of spiders. During winter months, if you are not too squeamish,

spiders may be caught and released outside, away from structures, so that they continue to control unwanted insects.



- Use pesticides sparingly. For arthropods such as spiders and insects, pesticides are available for control. For many reasons, these should be considered as a tool for control, but only after other methods have been exhausted. Pesticides control most arthropods, whether they are good or bad. Many pests breed faster than beneficial insects, so excessive spraying can actually make pest problems worse long-term. If spraying is needed, use it as a short-term solution in conjunction with other control methods such as exclusion. Over time, the insects become resistant to pesticides. Many sprays are available for indoor and outdoor use and will last for weeks to months.

Keep in mind that no matter how many control methods are used, it is virtually impossible to exclude all unwanted pests, and squishing or trapping a few is just part of life.

by Julene Reese and Taun Beddes, USU Extension

Master Gardener Corner

Master Gardener Winter Social

Be sure to circle the date for the upcoming Master Gardener Winter Social. It's such a fun evening, and it's so great to see each of you there.

When: Tuesday, December 7

Time: 6:30 pm - 9:00 pm

Where: Utah County Admin. Bldg.,
100 East Center, Rm. L700, Provo

This will be a potluck dinner, so please bring your favorite dish to share:

A - K: Casserole L - R: Salad S - Z: Dessert

Or, if you have a favorite in a different category, feel free to bring that. See you there



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Licensing Workshops for Private Pesticide Applicator

Please notify interested family members, friends, neighbors and others about this training opportunity. This workshop is for individuals who **do not** have a pesticide applicator license. This notice has been mailed to all Licensed Private Applicators in Utah as a means of reaching the majority of interested individuals. During 2010 the Utah Department of Agriculture and Utah State University have worked together to license/certify agricultural producers and Private Pesticide Applicators so they may purchase and apply restricted use pesticides.

These are the last four workshops that will be offered that allows **LICENSES WITHOUT TESTING**. Qualified agricultural producers who attend one of these four hour workshops and participate in the training activities can pay the \$20 fee and receive a Private Applicator License **without having to pass a written examination**.

You must RSVP to attend this workshop. To RSVP, call 801-851-8479.

There is a \$20 fee to certify as a licensed private pesticide applicator with UDAF.

Please bring a check or the correct cash.

Date: Tuesday, December 14
Time: 10:00 am - 3:00 pm (lunch break)
Where: Spanish Fork Fairgrounds
475 South Main
High Chaparral Room
Questions: Dean Miner, USU Extension
801-851-8469
dean.miner@usu.edu

For more information about private applicator licensing, testing, fees and training, go to the UDAF website: ag.utah.gov/divisions/plant/pesticide/applicators.html

