

The Sampler

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Money with Women in Mind

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I recently attended a conference that provided conference goers with some interesting information regarding women and money. The following statistics served as food for thought for me personally, but also when it comes to those whom I serve with finance education.

- 80% of people living to 100 years old are women.
 - 44% of women invest outside of their employer programs
 - More than 75% of all unpaid caregivers are female
- With some of these interesting societal

dynamics is there a need for more financial education geared to address some of the unique issues that women in particular may encounter? As an example, in a recent survey focusing on retirement “only 7



Did you know:

- 50% of women are the primary breadwinner in their household.
- 90% of women will be solely responsible for all money matters at some point in their life.
- 89% of financial decisions are made by women.
- Women live longer than men (an average of 7 years) and are more likely to outlive their assets.
- The average age of widowhood now is 56 years old.
- Social security is the only source of retirement income for 38% of retired Utah women.
- Women save more than men.

percent of women are ‘very confident’ in their ability to fully retire with a comfortable lifestyle, 43 percent of women expect to work past age 70 or do not plan to retire, more than half (52 percent) plan to work after they retire, most (65 percent) baby boomer women do not have a backup plan if forced into retirement sooner than expected, of women who have or plan to take time out of the workforce to be a caregiver, 74 percent believe that it will negatively

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impact their ability to save for retirement, the majority (59 percent) of women who estimate their financial need guess what their retirement savings needs would be rather than using a calculator or advisor, and only 35 percent of women used a professional financial advisor.” (Collinson, 2014)

Long before attending the above mentioned conference, and based on some previous classes I have taught geared specifically to women, I had put together a series of finance topics geared primarily to women (but men are certainly welcome). Here is that list:

- **Women and Money.** We will explore the unique issues women may face throughout their life cycle...caregiving, marital status, retirement planning, employment, and more. We would also explore money personality as it relates to women.
- **Couples and Money.** Explores ways couples can more effectively work together on money matters. (Spouses may want to attend this together.)
- **Raising Money Capable Kids.** Tips and hints will be covered to help moms (and dads) incorporate more mindful money education and practices in the home.
- **Should You Find Yourself Alone.** This class will be an in-depth look at preparing for the distinct possibility that you may have to manage all of the financial affairs in your household alone...at least for a time.
- **Social Security-What Every Women Needs to Know.** We will learn what kind of benefits are available, how you qualify, and how to unravel the social security web to achieve economic security. (This will probably be a two part class, and will include instructors from the SSA.)
- **Women and Investing.** This class will be focused on taking the intimidation out of investing, of getting started on the investing journey, and tips for getting retirement investing options organized. We will also discuss working with a financial advisor.

- **Managing Risk.** Included in this lesson is insurance products—life, health, disability, long term care, auto, homeowners, etc. We will also discuss identity theft and avoiding fraud. (Sadly, women are more likely than men to be victims of fraud.)
- **Estate Planning.** Getting organized, knowing what to do in advance, and working with a legal advisor are all part of this discussion. An attorney will be teaching this class.
- **What’s In Your Wallet (Purse)?** Women are known to have all kinds of ‘odds and ends’ in their purse, ‘just in case’. This class will cover the basics of financial management that every woman should pack in her purse...financial goals, budgeting basics, saving/shopping hacks, and more...including coupons and discount codes.
- **Credit, Debt, and Your Credit Score.** This class is self-explanatory, but while it may seem pretty basic at first glance, we will take a serious look at each of these as it relates to women.
- **Spend Less, Travel More.** This class will cover all kinds of ways to spend less while traveling.

These are just the main topics I have come up with...but I do have others that I am considering as well. I would like to hear from you. I am thinking of offering one per month. You could attend any or all...depending on your interest and circumstance.

If you would be interested in any of these classes, please click on the link below and take our short survey. Your feedback will help me in planning and scheduling. ☞

~Teresa Hunsaker

[Click Here for Survey](#)

References:
Collinson, C. 2014. *Fourteen facts about women’s retirement outlook...and seven steps to improve it*, assessed January 20, 2016, accessed January 20, 2016, www.transamericacenter.org/docs/default-source/resources/women-and-retirement/tcrs2014_report_women_and_retirement_14_facts.pdf

Family and Consumer Science Events

Home Buyer Education Classes

USU Extension Service
1181 No. Fairgrounds Dr., Ogden

- ◆ Saturday, June 8, 9:00 a.m. to 3:30 p.m.
- ◆ Saturday, August 3, 9:00 a.m. to 3:30 p.m.
- ◆ Saturday, October 12, 9:00 a.m. to 3:30 p.m.

These classes help prepare people for the home buying process. The curriculum covers mortgage options, finances, housing choices, etc. Cost is \$25 per household for certificate and free for education only. Call 801-399-8207 to register.

Electric Pressure Cooking Classes (Instant Pot) Series

USU Extension Office
1181 No. Fairgrounds Dr., Ogden
\$5 per class

Part 2 - Veggies and Side Dishes (Rice and starches)
Tuesday, May 14, 2019, 6:30-8:30 p.m.
Cost: \$5 - Includes recipes and samples
Only a few spots are available so call right away to reserve your spot.

Part 3 - Desserts
Thursday, October 10, 2019, 6:30-8:30 p.m.
Cost: \$5 - Includes recipes and samples

Part 4 - Holiday Foods and Soups
Thursday, November 7, 2019, 6:30-8:30 p.m.
Cost: \$5 - Includes recipes and samples

Call 801-399-8207 to register. Please register so we can plan on food and supplies for each class.

Free Kids Summer Cooking Classes

Ogden Weber Community Action Partnership
3159 Grant Ave., Ogden
July 29–August 2, 9:00-12:00
Ages 5-8

“Chef”-tastic Cooking Class
July 15-19, 9:00-12:30
Ages 9-14

For more information or to register call 801-399-8207.

Master Food Preserver

Tuesday, June 18 - Friday, June 21, 2019
8:00 a.m. - 4:00 p.m.
Ogden High School
2828 Harrison Blvd., Ogden
Cost: \$135

Do you enjoy the art and science of food preservation and canning? Are you interested in updating your skills? This 4 day, 32-hour training, is just for you, AND can be taken all together, or in parts...by just the topics you may want. To register call 801-399-8207. See page 5 for class schedule.

Date Nights. . .

Marriage...Not So Impossible Date Night

Friday, May 17, 6:00 - 8:00 p.m.
Wetland Discovery Point, Kaysville
\$10 per couple

Your mission, if you choose to accept it, is to work as a team to capture clues to healthy relationships while exploring the Utah State University Kaysville Botanical Center on this fun-filled scavenger hunt.

Get Out! Exploring New Territory in Your Marriage Date Night

Friday, June 7, 6:00 - 8:00 p.m.
Salt Lake City Area
\$10 per couple

Explore the great outdoors as you enjoy the beautiful mountains near Salt Lake City. Reach new heights as you participate in additional relationship enhancement activities along the way.

Tips to Manage Technology with Youth

Kids are spending more time with screen media than ever before, and at younger ages. In addition, summer often provides more access and time for electronic use. While technology can provide educational opportunities, help us connect with others, and promote creativity (think digital art), it is also important to help youth to set boundaries on their technology use. Consider the following tips for managing technology with kids.



Limit screen use. The American Academy of Pediatrics (AAP) and World Health Organization (WHO) have provided guidelines to help families curb kid's screen use to ensure plenty of time for active, rather than sedentary activities and interacting with others. While these guidelines suggest that children under one should not have any screen time and those under five should not spend more than one hour watching screens each day, there really isn't a magic number for screen use in general that fits every family. What appears to be more important is that it is high quality, age appropriate media, and parental engagement in what is being viewed.

Some screen time is better than others. While not all media needs to be "educational," you can maximize your child's screen time by helping them to find media that helps them think critically, develop their creativity through creating new content (i.e., songs, art, etc.) or helps them connect with the larger world in related offline activities.

Screen time shouldn't always be alone time. Watching and playing together can help to increase social interactions, learning, and bonding.

Create tech-free zones. Keep family mealtimes and other social and family gatherings screen-free in order to build social bonds and engage in two-way conversation. Because electronics can be a potential distraction after bedtime, consider having an inaccessible place to charge electronics at night, or download apps that disable the device at bedtime to remove temptation from using screens at night.

Warn children about the importance of privacy and dangers of predators. Teens need to know that once content is electronically shared they will not be able to remove or delete it completely. Teach youth about privacy settings and be sure to monitor their activity to keep them safe.

Be a good role model. Children are great mimics, so be sure to limit your own media use.

Media and digital devices are an integrated part of our society today. They can be a wonderful resource in a variety of ways, but they can never replace the benefits of face-to-face interactions and learning. By utilizing these tips, you can help youth reap the benefit of these wonderful resources while keeping the benefits of personal interactions and learning at the forefront of youth experiences. ☞

~Naomi Brower

References

<https://www.common sense media.org/>
<https://www.aap.org/en-us/about-the-aap/aap-press-room/news-features-and-safety-tips/Pages/Children-and-Media-Tips.aspx>

*Here is one of the great recipes from our first
Electric Pressure Cooking class*

BEANS AND SAUSAGE

1 lb. dried pinto beans	¼ cup brown sugar
¼ cup vegetable oil	packed
1 tablespoon salt	¼ cup light molasses
Water to cover beans	2 tablespoons paprika
1 lb. bulk pork sausage	1 tablespoon chili
1 cup onion, chopped	powder
4 cups water	1 teaspoon salt
1 can (8-oz.) tomato	1 teaspoon dry
sauce	mustard

Soak beans overnight in oil, 1 tablespoon salt and enough water to cover; drain. Crumble and brown sausage in 6- or 8-quart pressure cooker over medium heat. Remove sausage. Discard all but 1 tablespoon fat. Sauté onion until tender. Stir in sausage, beans, water and remaining ingredients. Close cover securely. Place pressure regulator on vent pipe. Cook 25 minutes at 15 pounds pressure. Let pressure drop naturally. Remove cover and simmer to desired consistency.

Master Food Preserver Class Schedule 2019

<p>Tues. June 18th <u>Morning:</u> 8am-Noon Food science and microorganisms Jams, Jellies, Spreads Pectin (liquids, powders, universal), jells, jar sterilization, juice extraction with steam juicer and preservation Use of Clear Gel and cornstarch...comparison of other non-pectin options or low sugar options. <u>Afternoon:</u> 12:30pm-4pm Canning Fruits and Pie Filling Proper equipment, costs, correct procedures, and altitude adjustments. Preparing fruit and preserving agents: Syrups and low-sugar canning Hot and Raw pack Preparing rings and lids</p>	<p>All classes will be held at Ogden High School (28th and Harrison), FACS kitchens-main floor of the school.</p> <p>There will be a short 30 minute break each day at Noon for lunch. Please feel free to bring your own lunch.</p> <p>Hands on water bath canning of fruit products: oranges, grapefruit, peaches, pears, pineapple, applesauce or fruit in season.</p>
<p>Wed. June 19th <u>Morning:</u> 8am-Noon Freezing--discussion on pretreatments and what methods of freezing preparations work best for which food. Freezer jams/jellies Freeze drying and a look at freeze dryers <u>Afternoon:</u> 12:30pm-4pm Dehydration (drying) foods--Preparing foods by blanching and other pretreatments. A look at food dehydrators...what to look for and consider in purchasing. Dehydrating fruit and fruit leathers, veggies, jerky</p>	<p>Hands on lab will include preparing and freezing different foods...veggies and fruits.</p> <p>There will be a short 30 minute break each day at Noon for lunch. Please feel free to bring your own lunch.</p> <p>Hands on lab will include preparing and dehydrating different foods...veggies and fruits.</p>
<p>Thursday June 20th <u>Morning:</u> 8am-Noon Pressure canning low acid foods – using the pressure canner. Reviewing the pH of low acid foods. Avoiding problems with syphoning Pressure lid testing <u>Afternoon:</u> 12:30pm-4pm Canning pickles and relish Fermentation and preservation Key ingredients for pickling</p>	<p>Hands on lab will include pressure canning of meats, soup, beans and vegetables.</p> <p>There will be a short 30 minute break each day at Noon for lunch. Please feel free to bring your own lunch.</p> <p>Hands on lab will include relishes, pickled veggies, and other quick pack pickles.</p>
<p>Friday June 21st <u>Morning:</u> 8am-Noon Canning tomatoes and tomato mixtures. Reviewing pH, acidification Preparing tomatoes – slipping skins Salsa...many varieties will be presented <u>Afternoon:</u> 12:30pm-3pm Final exam Fair judging preserved food products Clean up the kitchens and take home canned goods</p>	<p>Hands on water bath canning of canned tomatoes, juice, other tomato products, and approved salsa varieties.</p>

Food Sense News

Making the Most of Farmers' Market

Farmers' market season is just around the corner—imagine the exciting and colorful array of handcrafted and homegrown goods! The local farmers' market can be exciting, convenient, and budget friendly.

Even so, it can present different shopping circumstances than your typical grocery store of choice. The following helpful tips can help you gear up for farmers' market season, while making the right choices for your food dollar:

1. **Do your homework:** Just like any grocery shopping trip, it's important to do your homework. Make sure the produce or goods you are buying are the best for your situation. Know your food budget, and compare the cost of goods in your local grocery store ads to prices at farmers' market. Create a list of items needed to complete your weekly or monthly menu. Go shopping at a time when you can relax and focus. These ideas can help you enjoy the farmers' market in a comfortable way for your budget.
2. **Make your list flexible:** When shopping at the grocery store, it is generally a good idea to have a list and stick to it. The farmers' market is a great way to buy local, in-season produce— and it can provide new produce you might not regularly buy. However, it can be tricky to know what can be expected at the farmers' market. Creating a flexible shopping list with general ideas of items you need to make meals can help you make the most of your farmers' market trip. Create an arsenal of flexible, go-to recipes and plan what recipes you want to use and when. Take a look at farmers market produce options you can substitute or add to the recipe. Recipes that use a variety of fruits and veggies is an excellent way to switch things up and stay in budget.
3. **Try going early or late:** Being one of the first on the farmers' market scene gives the opportunity for the most variety in selection of goods. The cooler

temperatures can also make for a more comfortable shopping experience. Depending on your local farmers market hours, opting to go later in the day can help you beat the early afternoon heat. Closing hours are often a great way to find last minute deals and bargains.

4. **Come with cash:** Having your budgeted amount to spend at farmers' market ready in cash is a sure way to shop free of worry. It can be expected that vendors will accept cash, but not all have the means for accepting checks or electronic purchases. Keeping this amount of cash handy in a pouch or envelope can designate it is for farmers' market only. Try keeping this cash in your purse, wallet, or even designated farmers' market bag to ensure you remember it on the day of. Having cash handy keeps you from wondering if a vendor will accept cards or checks.
5. **Keep it comfortable and casual:** When choosing clothing to wear to farmers' market, a weather appropriate wardrobe can make all the difference in your day— and how much energy you put into purchase decisions. Choose shoes that are comfortable for walking, pack sunscreen, and consider wearing a hat to keep you shaded. Light, airy clothing can help keep you cool. Additionally, having the right bag or wagon to pack purchases in can keep you from overheating or injury.

Overall, how you shop the farmers' market ultimately depends on your needs and situations. These tips can be great additions to your usual farmers' market trip. Remember this season long celebration can be an exciting adventure to add to your summer agenda, while helping your community and stretching your food dollar! 

~Emily Schneringer

Resources:
Purdue Cooperative Extension Service, Hancock County Office. (2015).
Shopping tips for Indiana farmers' markets. 1-2.

This material was funded by USDA's Supplemental Nutrition Assistance Program. The Supplemental Nutrition Assistance 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 1.800.221.5689 or visit online at <http://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 beliefs or disability. To file a complaint of discrimination, write USDA, Director of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Avenue, SW, Washington, D.C. 20250 or call (202) 720-5964 (voice and TDD). USDA is an equal opportunity provider and employer.