

# The Sampler

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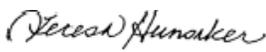
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November - December 2018

Issue #6

## Stress Relief! 8 Top Tips to the Rescue

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The holidays are a fun time of year and at the same time they can be stressful. While it is often easier to put other's needs ahead of our own, taking a moment each day for "me time" can improve our quality of life. Consider the following tips for stress reduction:

- 1. Breathe.** Breathing deeply sends a message to our bodies to relax.
- 2. Visualize calm.** You've probably heard this before, but going to a happy place in your mind can help you to relax. For example, think of a past vacation and try using all five senses to take you back there.
- 3. Exercise.** Physical activity releases the happy positive chemicals that can help fight illness and depression naturally.
- 4. Take a time out.** Spend some time doing something you love. It doesn't have to be for hours, and it won't make your problems go away, but just reading a book or looking through old

pictures for ten minutes can help energize you to take on the next challenge.

- 5. Just say no.** We don't have to do everything. Enough said.
- 6. Laugh!** Learning to laugh at ourselves and see the humor in any situation can reduce stress. Take a break and watch a funny YouTube clip and just laugh for a minute.
- 7. Talk or write it out.** Sometimes it's nice just to get those stressful feelings out. Talk to someone you trust that is not involved in the stressful situation or write out your feelings. (You can even burn it after if you want.)
- 8. Get pampered.** Once in awhile it's okay to do something you wouldn't normally do, just because you are a wonderful person and you deserve it. For example, get a massage, buy yourself a small treat or stop just to smell the roses or enjoy the sunset.



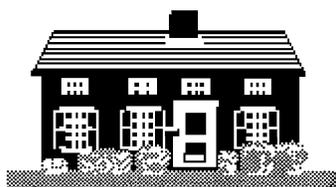
## Family and Consumer Science Events

### *Home Buyer Education Classes*

USU Extension Service  
1181 No. Fairgrounds Dr., Ogden

◆ Saturday, December 1, 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.



### *Gifts from the Kitchen*

Burch Creek Family Education Center  
4300 Madison Ave., Ogden  
Wednesday, November 7  
10:00 to 11:00 a.m.

Need some ideas for Christmas gifts for your neighbors and don't want to spend a lot of money or have a lot of time. Then come to our class "Gifts from the Kitchen" and get some great ideas.

### *Mark your calendars. . .*

### *Master Food Preservation classes coming in the Summer of 2019.*

Do you enjoy the art and science of food preservation and canning? Are you interested in updating your skills? If so, this training is just for you! It can be taken as a series or in parts by your topics of interest. Watch for more information coming in the Spring.

### *Northern Utah Marriage Celebration*

The Northern Utah Marriage Celebration, a fun date night for individuals or couples who want to prepare for or strengthen their marriage, will be held on Friday, February 8, 2019 at Weber State University's Shepherd Union Building, 6:00 to 9:30 p.m. (with bonus workshops from 4:00-6:00 p.m.).



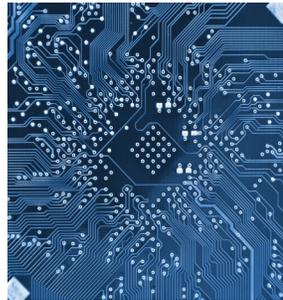
*From everyone  
at the  
Extension office  
we wish you a  
Merry  
Christmas and a  
Happy New  
Year!*

# Finance News You Should Know

Through the years I have tried to keep you posted on financial matters that effect you and your family, and will continue to do just that. I hope that it has been helpful. Here are two things that have come up in recent months that I want to brief you on. While they are not related in any way, they are important for us to know. One is regarding fraud and the other is regarding medical debt and your credit report.

## 1. Housing Fund Transfer Fraud

In this day and age of technology we as consumers must always stay on the alert. In recent months it has been reported that there are hackers capable of re-routing to their own accounts the funds home buyers are having transferred to close on the home.



While most of us would like to think we are aware enough and smart enough to not become a victim of consumer fraud, it is happening more and more. Unfortunately the sophistication with which these cons work keeps them one step ahead of us and outwitting us.

In an October 25, 2018 report on KSL TV the reports and experts explained that this home buyer fund transfer scheme is so sophisticated and hard to spot, even by the most savvy, that we must all be on our game.

It has long been a practice that a money wire of closings cost and down payment, when home buying, could be handled through a wire transfer. Now what is happening is hackers send infected phishing emails to real estate agents, title agents, even attorneys. If they click a link inside, the crooks are able to infiltrate their computers and lie in wait, spying on emails, watching for an upcoming home sale, and an unsuspecting buyer.

The hackers then email the clients, mimicking their realtors or title agents, in order to fool a homebuyer into wiring their down payment to a fraudulent

account. This has cost Utahans millions of dollars to date.

We are fortunate in this state to have a large force of individuals working through the Attorney General's office, the FBI, Office of Consumer Protection, and law enforcement to help protect us from these practices and to make us aware of them, but in the end, it is back to 'Let the Buyer Beware'.

For more details and to find this report from KSL TV go to:

<https://www.ksl.com/index.php?nid=1070&&sid=46414717&title=homebuyers-targeted-by-sophisticated-billion-dollar-hacking-scheme>

## 2. Medical Debt

Sadly, for many folks facing bankruptcy, or in bankruptcy, excessive medical debt is the number one reason for their financial distress. Medical debt has destroyed the financial stability of large segments of America's most vulnerable communities: the sick, the elderly, the poor, and veterans. It also particularly targets the middle class. Whether or not you are facing bankruptcy, did you know that things have been changing in regards to medical debt?

Medical debt is treated somewhat differently from other unpaid accounts, like credit cards or student loans. Starting in September 2017, the three main credit agencies will wait 180 days before including medical debt on a credit report.

Also, unlike traditional lenders, your doctor or hospital typically doesn't report unpaid bills to a credit reporting agency. Healthcare providers usually send the unpaid bill to a debt collector, which in turn reports it. So it may take more time for an unpaid medical bill to show up on your credit report and hurt your credit score. The actual amount of medical debt outstanding nationwide is much higher than the reported \$75 billion on credit reports. Less than 10 percent of medical debt each year is reported to the credit reporting agencies. In Utah alone we had \$812,128,177 in medical debt on credit reports.

There are also new regulations aimed at giving people more time to resolve problems with healthcare bills or come up with a payment plan before it can have an impact on your credit standing. You have more rights than you may be aware of.

If you're struggling to pay a medical debt or resolve a problem with a healthcare bill, here's how to minimize the impact on your finances.

**Know your rights.** New regulations that kicked in last September make it harder for medical debt to hurt your credit score. The three major credit reporting agencies—TransUnion, Experian, and Equifax—have to wait 180 days before putting an unpaid medical bill on your credit report. This gives you a chance to work through the dispute process.

If you are disputing a coverage denial with your insurer, contact the healthcare provider to let them know and ask for more time before it sends your unpaid bill to a debt collector.

Also new: Unpaid medical bills that later get paid by your insurer must be removed from your credit report so they don't continue to damage your credit score. Monitor your credit reports, and if the bad debt doesn't disappear, write to the credit reporting agencies to request that the debt be erased and provide proof of payment by the insurer.

Additional protections (National Consumer Law Center) are in place from state to state, so check for additional information in Utah. In California and Massachusetts, if you appeal an insurance denial for a medically necessary procedure, your bill can't be sent to collections while the appeal is going on. A few states, such as West Virginia and North Carolina, ban wages being garnished for medical-debt collections. Others states have laws that prevent liens being placed on your home if you have unpaid medical debt. Check with the attorney general in Utah to find out more.

Understand the risks. If you don't resolve the debt, your healthcare provider can turn the bill over to an outside debt collection agency and your unpaid bill will eventually show up on your credit report. That will drag down your credit score, which is used to predict the likelihood that you won't pay your bills.

Having a low credit score can impact a number of financial transactions, such as applying for a mortgage, getting a new credit card, or buying a car. Landlords and employers often ask for permission to run a credit check on you.

How much an unpaid medical bill affects your credit can also depend on which credit-scoring model is used by the organization checking your credit. There's some good news here, too.



Most lenders use FICO scores, which is a mathematical algorithm that is updated periodically. Under the newest FICO rating, FICO Score 9, medical debt is weighted less than other liabilities. But the most commonly used version is still FICO Score 8, which treats all debt equally. So if you're applying for a loan, find out which score the lender uses.

If you never pay the debt, delinquent accounts can take up to seven years to drop off your record, though the impact on your credit score decreases over time.

Make a deal. If the bill is legitimately owed but paying it would be a struggle, try to negotiate with the healthcare provider to lower the amount or write it off. Nearly 40 percent of people in the Consumer Reports survey negotiated payment and 57 percent of them were successful in lowering their bill. The tab may be reduced if you pay the entire amount up front.

Don't put the debt on your credit card. You will be charged high interest, and it will look like regular debt to creditors, so any protections associated with medical bills won't apply. Another option is to ask your medical provider for a payment plan. Many offer installment payment options with little or no interest.

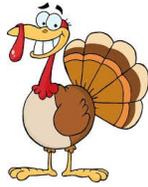
See whether you qualify for a hospital's financial assistance or charity care programs. Nonprofit hospitals are required to devote a portion of revenue to charity care to qualify for the tax breaks that nonprofits get. 

~Teresa Hunsaker

Sources:  
KSL TV

<https://attorneygeneral.utah.gov/utah-consumer-protection/>  
Consumer Report, July 2018.

RIP Medical Debt report. <https://www.ripmedicaldebt.org/#intro>



## Cooking Safety for the Holidays

*“Help! I’m having 20 people over for dinner and I think I cooked the meat wrong!” The USDA Meat and Poultry Hotline (1-800-535-4555) receives similar calls every day about the safety of food. During the holidays, people are busy and sometimes forget that improper handling and cooking can lead to foodborne illness.*

### Here are some questions callers have asked:

Q. *“I purchased a raw stuffed turkey from my local grocery store in the deli department. One of my house guests said it’s not safe to cook and eat it. Is she right?”*

A. Your house guest must be well-informed on food safety. She’s right: DO NOT USE IT! The USDA does not recommend the purchase or use of commercially pre-stuffed raw turkeys or chickens. Whole turkey and chicken should be stuffed immediately before putting the poultry in the oven. We recommend discarding or returning the product to the store where purchased.

Q. *“What should I do? I put a 20-lb. turkey in a 200 degrees F. oven before I went to bed last night, and the pop-up timer says it’s already done at 7:30 this morning. We won’t be eating until 3 p.m.”*

A. You have two problems here. **First**, overnight cooking of meat at a low temperature isn’t a safe method so we don’t recommend using this turkey. It’s not safe to cook any meat or poultry in an oven set lower than 325 degrees F. at 200 degrees F., meat remains in the “Danger Zone” (between 40 and 140 degrees F.) where bacteria multiply rapidly and can form toxins. **Secondly**, holding a properly cooked turkey at a safe temperature (140 degrees F. or above) for more than a couple of hours will dry it out and

ruin the quality. If a safely cooked turkey must be held from 7:30 a.m. to 3 p.m., it should be carved and refrigerated in shallow, loosely covered containers and served cold or reheated at mealtime.

Q. *“I baked some pumpkin pies over the weekend to serve tomorrow on Thanksgiving. They’ve just been sitting on the counter. Should I have refrigerated them?”*

A. Yes. Foods made with eggs and milk such as pumpkin or custard pies and cheesecake must first be safely baked to at least 160 degrees F. then, they must be refrigerated after baking. Eggs and milk have high protein and moisture content and when these baked products are left at room temperature, conditions are ripe for bacteria to multiply. It’s not necessary to refrigerate most other holiday cakes, cookies, or breads unless they have perishable filling or frosting.

Q. *“I just discovered I cooked the turkey with the package of giblets still inside the cavity. Are the turkey and giblets safe to eat?”*

A. If giblets were left in the cavity during roasting, even though this is not recommended, the turkey and giblets are probably safe to use. However, if the packaging containing the giblets has changed shape or melted in any way during cooking, do not use the giblets or the turkey because harmful chemicals from the packaging may have penetrated the surrounding meat.

### Critical Cooking Instructions:

1. Set oven temperature no lower than 325 degrees F.
2. Place turkey breast-side up on a rack in a shallow roasting pan.
3. The center of the stuffing should reach 165 degrees F. after stand time.
4. Let bird stand 20 minutes before carving.
5. For uniform results, it is recommended to cook stuffing outside the bird. If stuffed, stuff loosely.

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.

## *Stress Relief! 8 Top Tips to the Rescue continued*

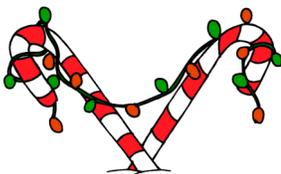
Feel free to combine coping techniques such as exercising with a friend or watching funny clips on YouTube with a significant other before going to bed.

One word of caution...be careful not to choose ways of coping that may cause you more stress and possible addiction in the long run, such as alcohol, drugs, excessive shopping, eating, etc.

Taking a few minutes to yourself each day won't take all the stress away, but it can help you to see things in a new light and give you energy to take whatever comes next. ☞

~Naomi Brower

Source:  
Brower & Stanley 2012 *I'm Not Stressed: Effective Stress Coping Techniques*  
<https://extension.usu.edu/files-ou/stresscoping.pdf>



### ***Take Time to Play During the Holidays***

The holidays are a busy time of year, and sometimes adults forget to spend time with children. The needs of children can get lost as adults hurry to get ready for all the special events of the holiday season. Whether you are a parent or a caregiver, remember to take it easy, play with your children, and create some playtime for yourself. Playing with children can be very simple and very inexpensive. Here are some ideas:

- ◆ Draw together.
- ◆ Play a simple board game or work on a puzzle.
- ◆ Read together.
- ◆ Go swimming. Check the schedules of local indoor pools.
- ◆ Go to the park on the way home from work and child care. Fifteen minutes or half an hour can make a difference.
- ◆ Go for a walk in the back yard, around the block, or on a nearby hiking trail.
- ◆ Play with play dough or bake cookies.
- ◆ Watch a Christmas movie together.

Try to keep things simple. Sometimes adults make things more complicated than they need to be, especially if they work full-time and feel guilty about not spending enough time with their children. Experts tell us to stop rushing when we get home from work and use at least 15 minutes a day for our family. Children first learn to feel good about themselves at home, and families are great for building self-esteem. So have fun during the Holiday Season—it will make you AND your family feel good!

### **HARVEST GRANOLA**

- 5 - 6 cups old-fashioned oats
- 2 cups shredded coconut
- 1 cup raw slivered almonds
- ¼ cup sesame seeds
- ⅓ cup sunflower seeds
- 1 teaspoons ground ginger
- 1 ½ teaspoons cinnamon
- ½ teaspoon ground nutmeg
- ¼ teaspoon allspice
- ½ teaspoon salt
- ⅛ teaspoon ground cloves
- ⅔ cup coconut oil, melted and cooled (may also use vegetable oil)
- 6 tablespoons pure maple syrup or honey
- 3 tablespoons molasses
- 1 teaspoon pure vanilla extract
- 1 cup lightly salted roasted pistachios, optional
- 1 cup sweetened dried cranberries

In a large bowl, mix together oats, coconut, almonds, sesame seeds, sunflower seeds, spices, salt. Pour coconut oil over mixture and stir. Combine maple syrup, molasses, and vanilla, pour over oat mixture, and stir all ingredients until evenly coated. Transfer granola onto a 13x18x1-inch rimmed sheet pan and spread into an even layer. Bake at 350°, stirring and flipping with a wooden spoon every 10 minutes, until the mixture turns a nice, even, golden brown, about 30 minutes total. Watch carefully for the last 10 minutes of baking time, checking every few minutes and stirring as necessary to prevent over-browning. Remove granola from the oven and stir frequently as it cools, scraping the bottom of the pan to prevent sticking. Once completely cool, mix in pistachios, dried cranberries, store in an airtight container.