

The Sampler

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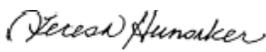
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Issue #5

Suggestions for Giving an Allowance

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As parents we want to provide experiences and opportunities that teach our children important life skills. One of those skills is the ability to handle and manage money more effectively. Developing good money management habits can begin with giving your children an allowance. Research shows that giving kids an allowance is beneficial, but setting it up correctly is important. This does require some planning in your household budget, but can be a very helpful learning opportunity for your children if followed by some discussion and training on your part.

Here are some tips for giving allowances:

Be consistent. Set a day to give the allowance. Agree on the amount and how it will be earned and spent. Always be ready to make the allowance payment in cash.

Consider a contract. This allowance contract would be signed by both parent and child and will outline what the



allowance is tied to. The details of how much they will get paid, when they will get paid, and what is expected from the child...chores, etc. (If you have decided to tie the allowance to certain chores.) As parents you will need to have a discussion as to whether the allowance is tied to chores...there are both pros and cons to this concept. One way to work with this dilemma is to have a base allowance that they get no matter what but with the expectation that things like keeping their room clean, getting their dirty clothes to the laundry, taking their rotation on the family chore chart, etc. are expected, but additional chores are additional money, and must be negotiated for in advance. It is also important to outline what purchases they are responsible to make with their allowance.

Don't rescue. If your child runs out of money because of over spending on their part it is not a good idea to 'advance' them their next allowance amount. Allow them to learn to budget, plan, and delay spending according to their income.

Guide and advise your children. Rather than direct and dictate what your child can and cannot spend their allowance on (outside the signed contract of agreed upon expectations) try to encourage, advise, and praise them when they are making smart choices with their money. Allow them the consequences of poor choices without criticism. Talk them through what to do ‘next time’ they are faced with similar temptations with their money and share with them a simple example of your own challenges of making smart choices.

Set money goals with your kids. The purpose of an allowance is to begin to shift some of the responsibility of good money choices to them. Helping them set money goals and plans for spending is a small investment of your time and energy at first, but can have big payoffs later.

Remember money is generally not an effective reward or punishment. Children who are given money for things like good grades, thoughtfulness, acts of service, learn to put a monetary value on character and achievement. Positive behavior can be reinforced in other ways. A special outing together or an expression of appreciation, etc. often means more to children than a financial bonus. So, if your child did not do the basics on the expected requirements do not take their allowance away, but set a time when you and the child can have a discussion about keeping up their end of the bargain, or things will need to be renegotiated. Don’t have this discussion in anger.

Be patient. It takes children time to learn to manage money and develop financial responsibility. Frequent reference to their mistakes should be avoided; they usually are already aware of them anyway. It is also wise on parents’ part to avoid any overreaction to their mistakes. Be grateful they are still under your guidance when making these small mistakes. Better they learn things early before they are on their own and making even bigger financial mistakes and forming bad habits.

Trying to raise self-sufficient and independent kids isn’t always easy, but the effort is worth it. ☞

~Teresa Hunsaker

Sources:

Lieber, Ron. *The Opposite of Spoiled: How to Raise Kids Who Are Grounded, Generous, and Smart About Money.* Harper-Collins Publishing. 2015.

Danes, Sharon. *Minnesota Extension.*

Garman, Raymond. *Personal Finance.* Houghton Mifflin Publishing.

Using Caution with Unpasteurized Cider

It is that time of year when the leaves are turning and the fall produce is oh so inviting. However, we do have just a few words of warning...some kinds of juice and ciders have not been pasteurized and may contain harmful bacteria.

Unpasteurized juice and cider may not be labeled with a statement saying they are unpasteurized. Children, older adults, and people with weakened immune systems need to be particularly cautious. Pasteurized juice is heated to a high temperature for a short time before it is sold. By pasteurizing juice, pathogens (germs), which may be present in the liquid, are killed. The other 2 percent of unpasteurized juice or cider may contain harmful bacteria that make some people sick.

The pathogens, or biological agents, responsible for these illnesses and deaths include bacteria (viral and parasitic groups) as well as metal contaminants. The most common pathogens were E.coli O157 and O111, Salmonella, Cryptosporidium and norovirus. A few other outbreaks were due to Vibrio cholerae, Clostridium botulinum, yeast and hepatitis A.

Unpasteurized juice sold in grocery stores is required to be labeled: *“This product has not been pasteurized and therefore may contain harmful bacteria that can cause serious illness in children, the elderly, and persons with weakened immune systems.”*

Juice that is packaged by a processor or in a food establishment such as a grocery store or health food store must be treated under a HACCP plan or be stored under refrigeration and bare the above warning label. For information on Juice HACCP, follow this link: <http://www.cfsan.fda.gov/%7Ecomm/haccpjui.html>.

The problem however is those consumers who chose to drink unpasteurized juices where it may be sold by the glass, such as at farmers markets, roadside stands, and some juice bars where it is not required to be treated, or be processed under a HACCP plan, or have a warning label.

So the warning: Before drinking freshly squeezed juice, ask if it has been treated.

Family and Consumer Science Events

Home Buyer Education Classes

USU Extension Service
1181 No. Fairgrounds Dr., Ogden

- ◆ Saturday, October 13, 9:00 a.m. to 3:30 p.m.
- ◆ 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.



6 Week Money Challenge

September 11th 2018 through October 16th 2018
Weekly: Tuesdays @ 10 am

Each week we will have a short Facebook Live presentation covering certain basic topics of money management. Here is our basic outline for the 6 weeks:

Week 1: Start tracking, know where your money is going.

Week 2: Finding your money habits.

Week 3: Step it down. Where can you spend less money and still have fun!

Week 4: Snowball effect. Decreasing debt, get it all paid off. Increase income.

Week 5: Spending plan, Why should I?

Week 6: Implementation methods, which one speaks to you?

Each week we will have a corresponding "challenge" to complete; i.e., week 1: track your income and expenses for a week, week 3: apply the step down principle at least once this week and share with us what you did.

This is an interactive challenge and we want to create an online forum to ask questions, share experiences, and collaborate together on learning and applying financial principles. Those who participate in the weekly challenge by commenting on Facebook will be entered for a weekly prize drawing.

Money with Your Honey Date Night

Thursday, October 11, 6 p.m.
Village Inn in Ogden
322 12th Street
\$10 per couple

As a couple, come and learn how to make the most of your money. With your spouse, learn about each other's money attitudes, how to prepare children to handle money, and many more tips and hints on family finances. Enjoy a date night atmosphere with dinner and learning. To register call 801-399-8207.

Family Finance Camp

Mondays, October 15, 22, & 29, 6-8 p.m.
T.O. Smith Elementary
3295 Gramercy Ave. Ogden UT 84403

FREE for the whole family. Dinner will be provided each week. Come learn how to improve your family's money habits. Bring the whole family. Classes for kids (age 5-14) and adults. To register call 801-399-8207.

Date Nights. . .

Keep Your Relationship Sizzling Date Night

Friday, Sept. 14, 6:00 - 8:00 p.m.
Fort Buenaventura, Ogden
\$10 per couple

Heat up your relationship as you enjoy campfire treats and cozy up with your sweetie in the great outdoors. Relationship expert Darren Johansen will share tips on how to keep the sparks in your relationship flying.

Travel Around the World - Cooking Date Night

Thursday, Sept. 27, 6:00 - 8:00 p.m.
Thai Curry Kitchen, Ogden
\$25per couple

Get cultural as you make and taste delicious Thai cuisine while exploring how the differences in your relationship can help strengthen your relationship.

Saying No to Others Means Saying Yes to Yourself

Do you often feel stretched to your limits and yet still struggle to say no? You're not alone. As you have probably experienced, saying yes when we really want to say no creates stress and frustration. On the other hand, saying no to the things you don't want to do means saying YES to things YOU choose to do. Consider the following tips to say no in a respectful and assertive way.

Take time before responding, especially for anything that will take your time, energy or money. This will give you time to consider if fits with your current priorities and commitments. Out of respect, provide a specific time for when you will give your decision.

Consider your relationship. How you say no to your boss or family member is going to be very different than how you would say no to a telemarketer.

Say no. The word no has power. Don't be afraid to use it. If you use phrases such as "I'm not sure" or "I don't think I can" they may be interpreted to mean that you might say yes later.

One way to say no, especially to those that you don't have a close or ongoing relationship with, is with the broken record technique. In a firm but calm voice say no, without any excuse or explanation that others may be able to manipulate, and repeat it like a broken record. This is especially effective with persistent children or people with whom you don't have an ongoing relationship.



On the other hand, if the relationship is valuable, after saying no you may want to provide a brief reason or explanation. An explanation is most effective when it is honest and only contains pertinent information, not apologies or long justifications. If manipulation begins, use the broken record technique.

Stay strong, and ignore appeals, guilt playing and button pushing. Remember, if you give in after several times of saying no it teaches others that you will eventually give in if they push hard enough.

Seek for a win/win. If you want to say yes, but not to the whole request, you may want to negotiate what you are willing to do or offer a suggestion that will work for both of you. Even though you may be saying no when others would prefer you were saying yes, you can still maintain and build relationships by offering a win/win situation for both parties.

If you aren't used to saying no, realize that those around you might not like it when you do. Over time, they will likely learn to accept it and may even respect you for it. Also keep in mind that when you expect others to respect you when you say no, you should respect them when they say no as well.

Want to learn more? Join us September 22 at the Weber State University Davis Campus for the Celebrating Women Conference, an event designed to promote wellness and balance in the lives of women. Workshops will be provided by professionals from northern Utah including topics such as life balance, self-care, body image, and communication. For more details see www.celebratingwomen.usu.edu

~Naomi Brower

References:

Luskin, F. & Pelletier, K. R. (2005). *Stress free for good: 10 scientifically proven life skills for healthy and happiness*. New York, NY: HarperCollins.

The Mayo Clinic. (2016, April 23). *When to say no*. Retrieved from: <http://www.mayoclinic.org/healthy-lifestyle/stress-management/in-depth/stress-relief/art-20044494?pg=2>

*"A healthy attitude is contagious but don't wait to catch it from others.
Be a carrier"*

~Tom Stoppard

Deseret News



UTAH PREPARE



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MOUNTAIN AMERICA EXPO CENTER, 9575 SOUTH STATE STREET, SANDY, UTAH

Keynote Speaker:
Dennis S. Mileti, Ph.D.



Director of the University of Colorado Natural Hazards Center (1994-2003), awarded U.S. Army's Civilian Medal of Honor for his work on the Hurricane Katrina investigation, and author of over 100 publications on the societal aspects of disasters.

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What's Happening with Food Sense? September-October 2018

FREE Classes for EVERYONE!!

Apples: A Fall Favorite

Spartamac, Boskoop, Jersey Mac, Black Gilliflower and Pippin. Are they flowers, trees or rock bands? If you answered trees, you would be correct, they are all apple trees. There are hundreds of apple varieties. However, we only see a few in our stores: Gala, Jazz, Pink Lady, Fuji, Red and Golden Delicious or Granny Smith, to name a few. October is when most of the apples in the US are harvested and then stored for use throughout the rest of the year. The very best way to eat an apple is right off the tree, but if you do not have access to that treat an apple from the grocery store is better than no apple at all.



The old saying “An apple a day keeps the Doctor away” is pretty close to true! As far back as medieval times many cultures valued apples for their healing properties; today we know there are many health benefits from apples. Apples are a great source of soluble and insoluble fiber. Pectin, the soluble fiber in apples, helps prevent cholesterol buildup, while the insoluble fiber in the skin helps move food through our digestive track quickly. Fifty percent of the immune system boosting vitamin C in apples is stored right under the skin as is 2/3 of the cancer fighting antioxidants that are in apples. Along with the antioxidants and vitamin C, there are 20 more essential vitamins and minerals in every tasty bite. For example, potassium, which helps keep our muscles from cramping, is important for water balance. Phosphorus is important for strong bones and teeth as well as activating many hormones and enzymes. Vitamin A helps with night vision and helps with keeping our immune system strong. Eve was one smart cookie when she ate that apple!

Apples are as American as pie! One of George Washington’s favorite activities was pruning his apple trees. (I am sure Martha made a mean apple pie.) Not all apples are created equal, while all are good for eating some of the best pie apples are:

Granny Smith, Golden Delicious, Jazz, Jonagold and Fuji. But apples are not just for pie, try them in a smoothie, in your oatmeal, in or on pancakes, chicken salad, coleslaw, and muffins.

For a great family activity, buy one of every kind of apple you can find in the grocery store or farmers market and have a tasting table set up to sample them. Are they sweet or tart, crisp or soft? You may find a new favorite. With Fall just around the corner, consider making the apple one of your new fall favorites...if it isn't already.

Here are a few tasty apple recipes to enjoy on a fall day.

Apple dip

6 oz. low fat cream cheese, softened
¼ cup low-fat plain Greek yogurt
3 tablespoons honey
1 teaspoon ground cinnamon
1 teaspoon freshly grated ginger
Apple slices
Pecans
Graham crackers

In medium mixer bowl, place all dip ingredients. On high speed, mix dip until smooth and creamy (60 to 90 seconds). Serve with assorted apple slices, pecans and favorite crackers.

Source: *Usapple.org*
continued on page 7

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.

Hungarian Apple Soup

2 teaspoons canola oil
1 medium tart apple, peeled and finely chopped
 $\frac{3}{4}$ cup Yukon Gold potato, diced and peeled
 $\frac{1}{3}$ cup yellow onion, finely chopped
 $\frac{1}{4}$ cup celery, thinly sliced, plus leaves for garnish
 $\frac{1}{4}$ teaspoon salt
 $\frac{1}{4}$ teaspoon dried sage
Pinch of paprika, preferably hot Hungarian
1 can (14 oz.) reduced-sodium chicken stock
3 tablespoons reduced-fat sour cream

Heat oil in a medium saucepan over medium heat. Add apple, potato, onion and celery; cook, stirring often, until the onion is translucent, about 5 minutes. Stir in salt, sage, paprika and pepper; cook for 30 seconds. Pour in broth and bring to a simmer. Reduce heat, cover, and gently simmer until the potato is tender when pierced with a fork, 10 to 15 minutes. Transfer the soup to a large blender or food processor, add sour cream and process until smooth. (Use caution when pureeing hot liquids.) Garnish with celery leaves, if desired.

Apple Turkey Picadillo

2 teaspoons extra-virgin olive oil
 $\frac{1}{3}$ cup red onion, finely chopped
1 clove garlic, minced
8 oz. 99%-lean ground turkey
 $\frac{1}{2}$ teaspoon ground cumin
 $\frac{1}{2}$ teaspoon dried oregano
 $\frac{1}{4}$ teaspoon salt
 $\frac{1}{4}$ teaspoon freshly ground pepper
 $\frac{1}{8}$ teaspoon ground cloves
1 tablespoon cider vinegar
1 medium tart green apple, peeled and chopped
1 cup tomato, chopped
3 tablespoons green olives, chopped
 $\frac{1}{2}$ teaspoon Worcestershire sauce
 $\frac{1}{4}$ cup scallion greens, sliced

Heat oil in a large skillet over medium heat. Add onion and garlic; cook until soft, stirring often, about 2 minutes. Add turkey; cook stirring and breaking

up, until lightly browned, 4 to 6 minutes. Stir in cumin, oregano, salt, pepper and cloves; cook for 30 seconds. Stir in vinegar, scraping up any browned bits. Stir in apple, tomato, olives and Worcestershire sauce. Reduce heat and gently simmer, stirring often, until any liquid in the pan has reduce to a syrup glaze, about 8 minutes. Stir in scallion greens and serve.



Apple & Ginger Lentil Salad

2 cups French green lentils (*see tip below*)
 $\frac{1}{2}$ cup extra-virgin olive oil
 $\frac{1}{2}$ cup lime juice
2 teaspoons fresh ginger, grated
2 tablespoons honey
 $1\frac{1}{4}$ teaspoons salt
 $\frac{1}{4}$ teaspoon ground pepper
1 Granny Smith apple, finely diced
 $\frac{1}{2}$ cup fresh cilantro, chopped
 $\frac{1}{2}$ cup sunflower seeds, toasted and unsalted

Place lentils in a large sucepan and cover with 2-inches of cold water. Bring to a simmer over high heat. Reduce heat and simmer until the lentils are just tender, 22 to 25 minutes. Drain well. Meanwhile, whisk oil, lime juice, ginger, honey, salt and pepper in a large bowl. Add the hot lentils and stir until well coated. Refrigerate until cold, about 2 hours or up to 1 day. Just before serving, stir in apple, cilantro and sunflower seeds. Serve at room temperature or cold.

Tip: Use French green lentils instead of brown when you want lentils to hold their shape (instead of breaking down) when cooked. Look for them in natural-foods stores and some supermarkets.

SATURDAY,
SEPT. 22,
2018



Celebrating Women

CONFERENCE



WEBER STATE UNIVERSITY - DAVIS CAMPUS

2750 UNIVERSITY PARK BLVD., LAYTON, UTAH

KEYNOTE SPEAKER

Meg Johnson

\$15 per person through September 9

\$25 per person starting September 10

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VISIT CELEBRATINGWOMEN.USU.EDU FOR MORE INFORMATION.

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