

The Sampler

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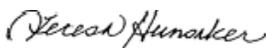
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January–February Month 2021

Issue #1

ID Theft and Credit Reports

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The first of a new year is always a great time to get your ‘ducks in a row’ (as the old saying goes). When it comes to checking in on your credit report and cleaning up credit, a new year is a perfect time!

With holiday online shopping being at an all-time high this year, and other forms of possible data breaches being easy to access, identity theft is increasing.

Let’s first define identity theft. It is the illegal use of someone’s personal information in order to obtain money or use of credit. This illegal use is also termed ‘identity fraud’ and involves all kinds of deceptive use of another person’s information.

Identity theft is happening to millions of Americans, and is costing the victim and our economy billions of dollars annually. To say nothing of the personal time lost to try and clean up the problem when it occurs.

Please beware...your identity could be stolen in any number of ways...deceptive phone calls, card skimming devices, hacking and data breaches, and through malware and viruses...to name a few. It has fast become the Federal Trade Commission’s number one complaint.

Know the warning signs:



- Unexplained bank withdrawals
- Bills that no longer come
- Debt collectors calling for debts you did not incur
- Health care claims being rejected for unexplained reasons
- Health care provider billing for services you didn’t use
- Credit purchases you did not make
- Suspicious emails from unknown persons or organizations
- Redirection when online
- Phone calls requesting personal information, or threats...such as ‘being arrested’ if you do not pay your ‘bill’

There are many things that we can do to protect ourselves, from shredding

In this issue:

ID Theft and Credit Reports	1
Did you know. . .	2
Family and Consumer Science Events	3
Staying Connected with “At Home” Dates	4
Create Better Health News Corner	6

important documents/bills, to using strong passwords, from not clicking on links you don't know, to having good internet firewalls and virus detection security software...such as Identity Force, LifeLock, Norton Security, Zander, and others. You may also want to request fraud alerts or transaction alerts be placed on your accounts.

One of the other things you can do is to check your credit report often. Your credit report contains information in regards to your use of credit, and if there has been identity theft, this will be one of the first places ID theft may show up. You can acquire a free credit report from each of the three main credit reporting bureaus one time per year. So that is essentially a free report, three times a year, one from each. You can access all three at www.annualcreditreport.com. Please make sure you are on the legitimate site...there are imposters.

The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months. The FCRA promotes the accuracy and privacy of information in the files of the nation's credit reporting companies. The Federal Trade Commission (FTC), the nation's consumer protection agency, enforces the FCRA with respect to credit reporting companies. (Source: www.consumer.ftc.gov)

You may also be interested to know that the Utah Attorney General's office and Department of Commerce are aware of the problems of identity theft and have passed a relatively new bill (HB 45), that makes it easier for Utahns to use credit report security freezes.

“This new law will allow consumers to freeze their credit without paying \$10 per credit reporting company and another \$10 to thaw,” said Rep. Dunningan. In addition to the removal of fees, the law allows for changes to be made using apps developed by the credit reporting companies as opposed to certified mail. “As the credit bureaus offer freezing and thawing via an app, they are required to honor the request within 15 minutes. This gives the consumer almost real time ability to protect their credit.”

Sen. Weiler spoke on the amendment stating, “As identity theft and fraud grows, we want consumers to

know there are clear paths to protecting their credit when a security breach occurs.”

A credit report security freeze may be useful for people whose personal information (such as Social Security and driver's license numbers) have been compromised by a data breach, according to Deputy Attorney General David Sonnenreich. (Source: www.attorneygeneral.utah.gov/sb45)

So, as the new year 2021 begins, take a minute to check your credit report. Happy New Year!! ☺

~Teresa Hunsaker

Did you know. . .

A few minutes alone with a pet cat or dog might do more to help your stress level than talking about your troubles with a best friend or spouse.

Pets buffer our reactions to acute stress and can offer comfort without being judgmental, says Karen Allen, a researcher at State University of New York at Buffalo.

Allen's studies found that people who had their pets nearby when asked to do stressful tasks or hold their hand in cold water for two minutes had lower heart rates and lower blood pressure than people who did not have their pets nearby.

Spend quality time alone with your pet in play, stroking, or exercise to harness the healing powers, advises veterinarian Mary Becker, author of *The Healing Power of Pets*.

A pet in the backyard staring through the patio door, or a cat that runs around the house at night but hides from you during the day will offer little benefit.

Source: *Psychosomatic Medicine: The Journal of Biobehavioral Medicine*, Vol. 64, pg. 727.



Family and Consumer Science Events

Home Buyer Education Classes

Zoom Classes

- ◆ Saturday, January 9, 9:00 a.m. to 3:30 p.m.
- ◆ Saturday, March 13, 9:00 a.m. to 3:30 p.m.
- ◆ Saturday, May 8, 9:00 a.m. to 3:30 p.m.

For your safety, due to COVID 19, this class will be taught virtually. You will receive a link to attend one day before the event. You will also need to fill out paperwork and send it in before and after the class.

These classes help prepare people for the home buying process. Topics that will be covered are: how much can you afford, mortgage loans, credit, shopping for a home, what to expect at closing and much more. Cost is \$30 per household for certificate, and free if you only want the education. Call 801-399-8207 to register.



Stretch Your Bucks Classes

Zoom Classes

- ◆ Thursdays, January 7, 17, 21, 28
- ◆ Thursdays, February 4, 11, 18, 25
- ◆ Thursdays, May 6, 13, 20, 27

Learn to stretch you money with these free classes. You will learn how to budget, your money personality, credit, investing, and much, much more. Call 801-399-8207 to register.



Marriage
Celebration
2021

STATEWIDE VIRTUAL EVENT
Friday, February 19 in the evening

Visit our website for more information
RELATIONSHIPS.USU.EDU

Utah Marriage Celebration

State Wide Virtual Event

Friday, February 19, 6:00 - 9:30 p.m.
Bonus workshops 4:00 - 6:00 p.m.

Join us for an entertaining statewide virtual educational event at the Utah Marriage Celebration, an online date night for couples or individuals who want to prepare for or strengthen their marriage. Live workshops will be provided by professionals from across the nation on topics such as intimacy, communication and staying connected, as well as an inspiring keynote presentation by Morgan Cutlip and entertaining capnote by Dr. Dave Schramm. Early registration is only \$10 per couple through January 31. Tickets purchased after January 31 will be \$15 per couple. For more information go to: relationships.usu.edu or call 801-399-8207.

Something new for you and your family. . .



Looking for ideas to play together as a family while spending time at home? Experience the new, FREE family fun at home adventure guides! Connect and play together using a guide, give feedback, and be entered to win prizes! It's a win, win, win! Download the guides here: hiddengems.usu.edu

Staying Connected with “At Home” Dates

Taking time for regular date nights with your sweetheart is not only fun and shows that you care enough to take time for each other, but can also help you have opportunities to communicate, rekindle the spark, and relieve stress. Playing together can be therapeutic and help us break down walls and strengthen our bond with each other. But despite all the benefits, many couples find it challenging to go “out” on dates, especially with kids at home. There may also be a tight budget, not to mention extra challenges from the current pandemic. The good news is there are many fun activities couples can do at home to reconnect, especially after the kids are asleep. In order to make “at home” dates successful, follow these three tips:

Keep it simple. Going on a date with your sweetheart is about connecting with each other. Activities do not need to be elaborate or require a lot of time or energy. Even 20 minutes of uninterrupted quality time can boost a relationship.

Make a plan. Because you are staying at home, it will be easier to just fall into the normal routine rather than to have a date night, so plan what you will be doing and when. This will also help you to know what you might need to do or buy to be ready for your date. Be sure to take turns choosing the activity (complaints on either side can spoil the fun).

Focus on each other. Once again, because you are at home, it is often easy to get distracted by housework, electronics, etc. Commit to focus only on your spouse and the activity you are doing together for the timeframe you have planned. Where possible, make an effort to connect through conversation throughout your date, especially about personal thoughts and feelings (not just about kids, household logistics, etc.). Check out these ideas for “at home” date nights to get you started:

1. Go on a “vacation.” Pick a destination and choose activities, foods, etc. as if you were there. Check out this link for virtual tours of museums, zoos and theme parks. See

[goodhousekeeping.com/life/travel/a31784720/best-virtual-tours/](https://www.goodhousekeeping.com/life/travel/a31784720/best-virtual-tours/) or this link: [explore.org/livecams](https://www.explore.org/livecams) for live video feeds from around the world to spice up your “trip.”

2. Create silliness together. Remember those funny fill-in-the-blank stories you probably did as a kid? They can be just as funny as an adult. Download the Mad Libs app on your electronic device (comes with some free ones) or search for Mad Libs on the internet for free printable versions.
3. Car date. If you want to feel like you are getting “out,” get takeout and then sit in your car by your house to eat and chat. For bonus points, get in the back seat and get cozy while chatting.
4. Star gaze. Set up a blanket in the backyard and enjoy looking at the stars. For bonus points, get a star map and try to identify constellations.
5. Try something new. Purchase an unusual fruit or vegetable neither of you have tried, research how to prepare it and then try a recipe and taste it together. Check out this website for produce recipes: [foodhero.org/recipes/healthy-recipes](https://www.foodhero.org/recipes/healthy-recipes) or search the internet for additional ideas.
6. Look through old photo albums and reminisce together. Discuss some of your favorite memories.
7. Have a fondue party. Dip your favorite veggies, fruits or snack foods in cheese or chocolate. Yum!
8. Go dancing. Find an online dance instruction video and turn your living room into a ballroom.
9. If it’s not too chilly in your area, set up a tent and camp out in your backyard. Or, as an alternative, light up a fire or barbeque and snuggle up together while roasting marshmallows or making s’mores. A gas stove or microwave can also work in a pinch. Roasting marshmallows in the snow can add a whole new layer of fun!



continued on page 5

10. Go gourmet. If you can find them at the store, sample a few types of cheese you haven't tried before with crackers, bread or fruit and critique each one. Or get creative with combining foods you have at home.
11. Cozy up on a blanket in front of a fireplace and have a picnic or treat. No fireplace? You can improvise with a bunch of candles grouped together.
12. Watch a classic romantic movie or funny videos on YouTube. Make a fluffy bed out of pillows and cushions on the floor for a fun change.
13. Play board games or card games. For a fun twist, decide on a service or treat that the winner will receive.
14. Get sweet. Have an ice cream sundae bar, experiment with creating your own smoothie recipes or have a chocolate tasting night. Get creative with the ingredients you can find at home!
15. Have an at-home spa night. Light some candles and give each other a massage, take a bubble bath or if you are feeling adventurous, treat each other to a pedicure or facial.
16. Get active. Try a new exercise video together or take a stroll around the outside of the house to get some fresh air.
17. Create a dream board of pictures or a list of places you want to visit or fun things you would like to do together in the future. Figure out all the details to make one of them happen (budget, places you would visit while you are there, etc.).



~Naomi Brower, Extension Professor

Additional Resources

Date Night Documentaries https://www.youtube.com/channel/UC1ZeyJRW3_yiz0DVabfhLbA

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Something sweet for your Sweetheart

Teresa's Soft Sugar Cookies

- 1 cup butter
- 2 cups sugar
- 2 eggs
- 5 cups flour
- 8 teaspoons baking powder
- 1 teaspoon salt
- 1 cup milk
- 2 teaspoons vanilla



In a large mixing bowl, cream butter, sugar and eggs together until well mixed. Combine in a small bowl, flour, baking powder and salt; stir. Add flour mixture to butter mixture. Pour in milk and vanilla mix all together. Do not over mix. Lightly flour counter and put cooking mixture on counter. Roll out until dough is ¼-inches thick and cut with a heart shaped cookie cutter. Bake at 400° for 10 minutes. Remove from baking sheet to cooling rack and let cool. Frost with your favorite frosting or use the one below.

Sugar Cooking Frosting

- 1 cup unsalted butter, softened to cool room temp (still cool to the touch)
- 3 cups powdered sugar
- 1 ¾ teaspoons pure vanilla extract
- ¼ teaspoon almond extract
- Pinch salt
- 1 tablespoon half and half or milk, plus more as needed

Using a hand mixer, or stand mixer fitted with the paddle attachment, beat butter and half of the powdered sugar until well-combined (starting out the mixer low and increasing to medium-high). Slowly add the remaining powdered sugar (while beating), followed by extracts, pinch of salt, and 1 tablespoon milk. Continue to add more milk, a little bit at a time, until you get a creamy spreadable frosting. If desired, you can add food coloring at this point. Turn the mixer to medium-high and beat well. Depending on how thick you want the frosting, you can easily adjust the consistency by adding more powdered sugar (to thicken) or more milk (to thin).

Create Better Health News Corner

Happy New Year from Create Better Health! As we enter a new year there are a few things from 2020 that we are happy to be leaving in the past. We have set our resolutions and anticipate 2021 being the best year yet!

The new year has a unique way of renewing people's outlook on life by granting us an opportunity to start over. 2021 can be whatever you make it! It can be the year you start working out, the year you start eating healthy, the year you connect with your family, or the year you get out of debt. Whatever your goals are for 2021, Create Better Health wants to help!

While there is nothing wrong with wanting to shoot for the stars, we want you to succeed in achieving your goals, so here are some important things we recommend you consider as you move forward with your goals and resolutions this new year.

First we recommend setting "SMART" goals. SMART is a common acronym for goal setting. It stands for Specific, Measurable, Attainable, Realistic, and Timely. Setting goals that are SMART help to remove some common barriers that people face when trying to keep up with resolutions as time goes on. Someone with a SMART goal is not just going to "exercise more" this year, instead they might "Go running twice a week for 12 weeks." Setting goals that are specific, measurable, attainable, realistic, and timely will help to focus and motivate the goal setter to achieve what they set out to do.

Second it is important to consider your personal barriers and make specific plans to overcome them. Why has this been a hard thing for you to do in the past? Is it an issue of time, memory, motivation, skill, resources? If something has had a strong enough influence to stop you before, it will likely stop you

again. Come mid-February your goals could be a simple shadow of the past, and we do not want that kind of negativity in our lives. Carefully consider the obstacles you might encounter and plan what you will do when you run into them. You might plan to park at the back of the parking lot, walk during your lunch break, or take the stairs to get some extra steps in on days you sleep through your workout alarm.

Third, celebrate your progress. Changing your life is not an easy task and should be celebrated. Plan to reward yourself as you reach certain milestones in your progress. Maybe you ran a mile without stopping. CONGRATULATIONS! Treat yourself to some well-deserved footcare and get a pedicure. Anything that rewards your progress without contradicting it will act as a great motivator and keep you on the path to permanent change.

We wish you the happiest of new years and best of luck with your 2021 resolutions. Be sure to follow @createbetterhealthwebercounty on Facebook and Instagram for more tips on creating better health for you and your family.

~Kayla Lane
Weber County Ambassador



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