

Full Pantry and Nothing to Eat

Author: USU Food \$ense Team

Grocery basics
to keep on hand

LIVE WELL UTAH



Have you ever gone grocery shopping and filled your pantry or fridge, yet you still feel like you have nothing to eat? It's easy to run out for fast food, but that can be costly on the monthly budget. Use the groceries you just bought and save a little money too with these quick tips!

Did you know salsa made the list of staples to have on hand

too? Get the entire printable list of staples and meal ideas here.

Now enjoy using up what's in your pantry. Your wallet will thank you!

FOOD\$ENSE Author Bio: USU Food \$ense Team

Lavender Tea Cookies Recipe

Author – Carolyn Washburn

These are a favorite of mine in the summer. Consider growing your own lavender flowers in your yard or garden this year. Containers are an easy way to do that and you'll get a colorful addition to your summerscape as well as a useful plant you can enjoy in this cookie!



1 tablespoon dried lavender flowers
1 cup butter at room temperature
2/3 cup sugar
1 teaspoon vanilla extract
1/4 teaspoon lemon extract
2 tablespoons milk
2 cups all-purpose flour
1/8 teaspoon salt

- In a mortar, grind lavender flowers with the pestle.
- In a medium bowl, cream together ground lavender flowers, butter, sugar, vanilla extract and lemon extract.
- Add flour and salt; mix until combined (dough should be

soft but not sticky).

- Refrigerate 1 to 2 hours or until dough is firm.
- Remove dough from refrigerator. On a lightly floured surface, roll dough approximately 1/4-inch thick.
- Cut into desired shapes with cookie cutters and place onto ungreased cookie sheets.

Bake at 325 degrees F for 12-15 minutes.

Lavender Frosting:

1 cup powdered sugar

2 tablespoons dried lavender flowers

2 tablespoons milk

2 teaspoons light corn syrup

Lavender food coloring – optional

- In a small plastic bag, combine powdered sugar and dried lavender flowers. Let stand at least 1 day before using.
- When ready to use, sift the mixture into a medium-size bowl; discarding lavender flowers.
- Add milk and corn syrup, mixing well.
- *NOTE: Additional powdered sugar or milk may need to be added (enough milk to make frosting easy to spread). Add color and spread on cooled cookies.*



Author bio: Carolyn Washburn is a family consumer sciences agent for Utah State University Extension. Her responsibilities include financial management education, food safety and nutrition, healthy family relations, emergency preparedness and working with youth. Her goal is to help individuals and families become self-sustaining and resilient by being financially prepared and healthy for any emergency. She serves on the National Disaster Education Network and has just completed the new food storage manual for USDA. Her most cherished award is America's Promise, awarded by Colin Powell.

Beans, Beans the Magical Fruit

Author: Carolyn Washburn

Just how good are beans for
you anyway?



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Beans, beans the magical fruit, the more you eat, the more you may reduce the risk of heart disease, cancer and birth defects. Yes, those beans are a magical food. They are found in both protein and vegetable food sections on the MyPlate

food guide, and the health benefits certainly make them a “magical” food. Remember how Jack traded a cow for them? Beans are full of fiber and nutrition and are a very economical food. The three healthiest beans are the black bean, the kidney bean and the lima bean.

Just how good are those beans?

- Fight diseases – A report by nutrition experts at Michigan State University reviewed 25 years of bean research and concluded that beans are an often-overlooked food source that could be helping Americans fight a host of chronic diseases, including cancer, heart disease, diabetes and obesity.
- Lower risks – People who ate legumes such as dry beans at least four times a week had a 22 percent lower risk of heart disease than people who ate them less than once a week.
- Lower death rate – Out of 41 countries, those with the highest bean consumption had the lowest death rates from breast, prostate and colon cancers.
- Sustain Energy – Beans promote satiety and provide sustained energy, which helped individuals eat fewer calories and maintain a healthy weight.
- Maintain Healthy Blood Glucose Levels – The high fiber content in beans helped people with diabetes maintain healthy blood glucose levels. Beans are also rich in antioxidant phytochemicals, which reduce the damage caused by free radicals and may also reduce the risk of cancer.

So, live to be an old fart, and eat those beans! For bean recipes, visit the USU Extension/ Washington County Home Matters site .



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Marriage Survival

Author – Carolyn Washburn



Marriage is important to Americans. Married couples are healthier, wealthier and their children do better in school. More than 90 percent of Americans will marry, however about 50 percent of these relationships will end in divorce.

Did you know that a game changer for your marriage might be just 6 hours?

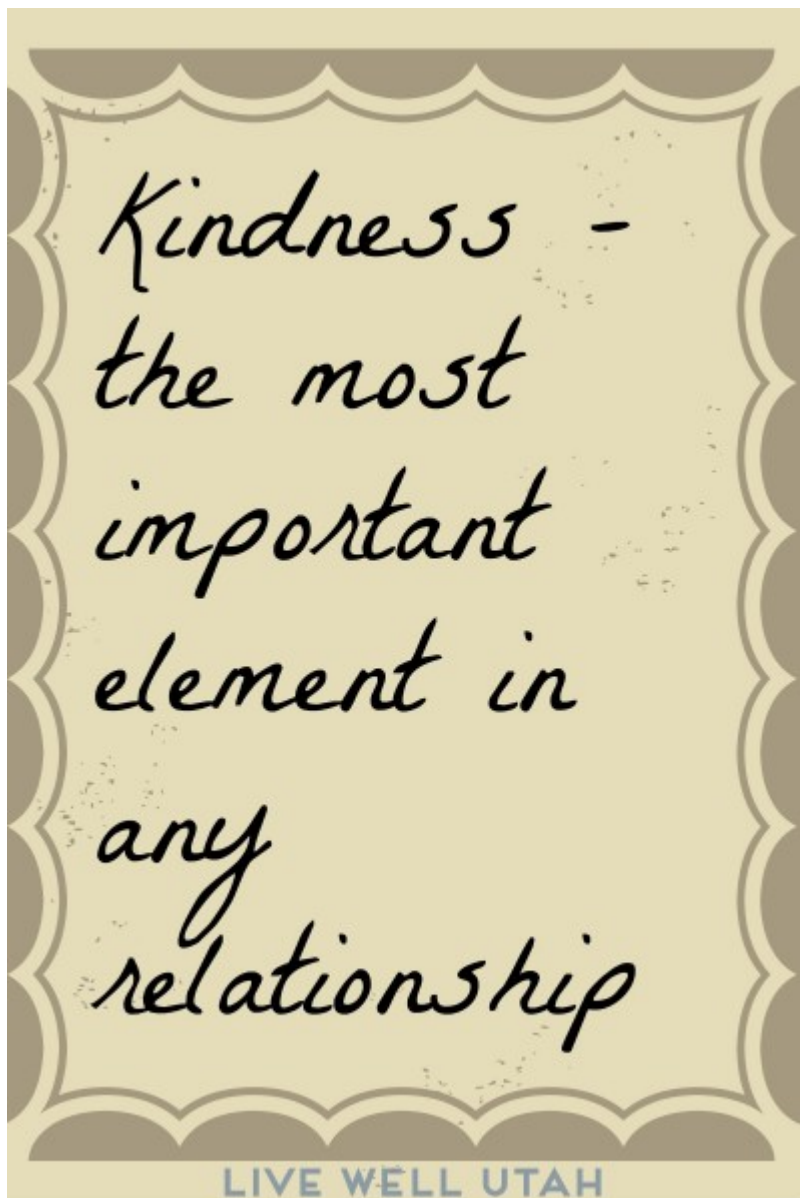
Research tells us that couples who spend 6 hours a year in relationship enrichment maintain strong relationships.

This might be:

- taking the time to attend a couple's retreat or conference,
- reading marriage enrichment materials,
- trying marriage enrichment activities found online.

Making a commitment to keep your relationship strong will be the best gift you can give each other and your children. And, don't forget that those weekly date nights are a critical component for healthy relationships.

Relationship Tip: Kindness – the most important element in any relationship!



Check your local area for marriage conferences and classes or

visit Marriagesurvival.org (link). Do you have a relationship tip? Share it with us and also check out our Pinterest board on relationships for more fun ideas, links and ways to creatively and easily spend time together.



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7 Reasons to Check Your Credit Report

author: Suzanne Jorgensen



Have you checked your credit report lately? Below are seven reasons you should check it at least once a year.

1) It's FREE! The only official free location to check your credit report is at www.annualcreditreport.com. You can also call toll free at 1-877-322-8228, or you can request it through regular mail by filling out an online form. Other companies may claim to have free credit reports, but their reports are not really free or they have "strings attached."

2) Information is power. Monitor your credit throughout the year by checking the report from one of the three credit bureaus. December near year end, April during tax preparation and August during back to school are good times to remember to

request your reports. The key is to look for inaccurate or unauthorized activity. Examples might be a late payment showing on the report, even though you have paid off the balance and closed the account, or an account you did not open. You should contact the credit bureau and request that they correct the information. You can dispute credit bureau errors by writing a letter. Sample letters can be found online. The quickest way to dispute information is on the credit bureau website when you get your report. Follow the links provided on the website. The credit bureau has 30 days to correct the inaccurate information.

3) It's Important. Check your credit score. When applying for credit, it is helpful to know that your report is in good shape and you have a good credit score. Unfortunately, your free credit report will not show your credit score for free. You can request your score for a fee from any of the three credit bureaus, but the best place to check your score is at www.myfico.com since the FICO score is the score that companies usually use when you apply for credit.

4) There may be **incorrect** or fraudulent information affecting your credit.

5) You can **take action** to increase your score. It's important to know your number.

6) It's important to know your rights. If a company takes adverse action against you, such as denying your application for credit, insurance or employment based on information in your report, you are entitled to a free report under federal law, even if you have requested your free report within the past 12 months. You must ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address and phone number of the credit reporting agency. You're also entitled to one free report a year if you are unemployed and plan to look for a job within 60 days, if you're on welfare or if your report is inaccurate because of

fraud, including identity theft.

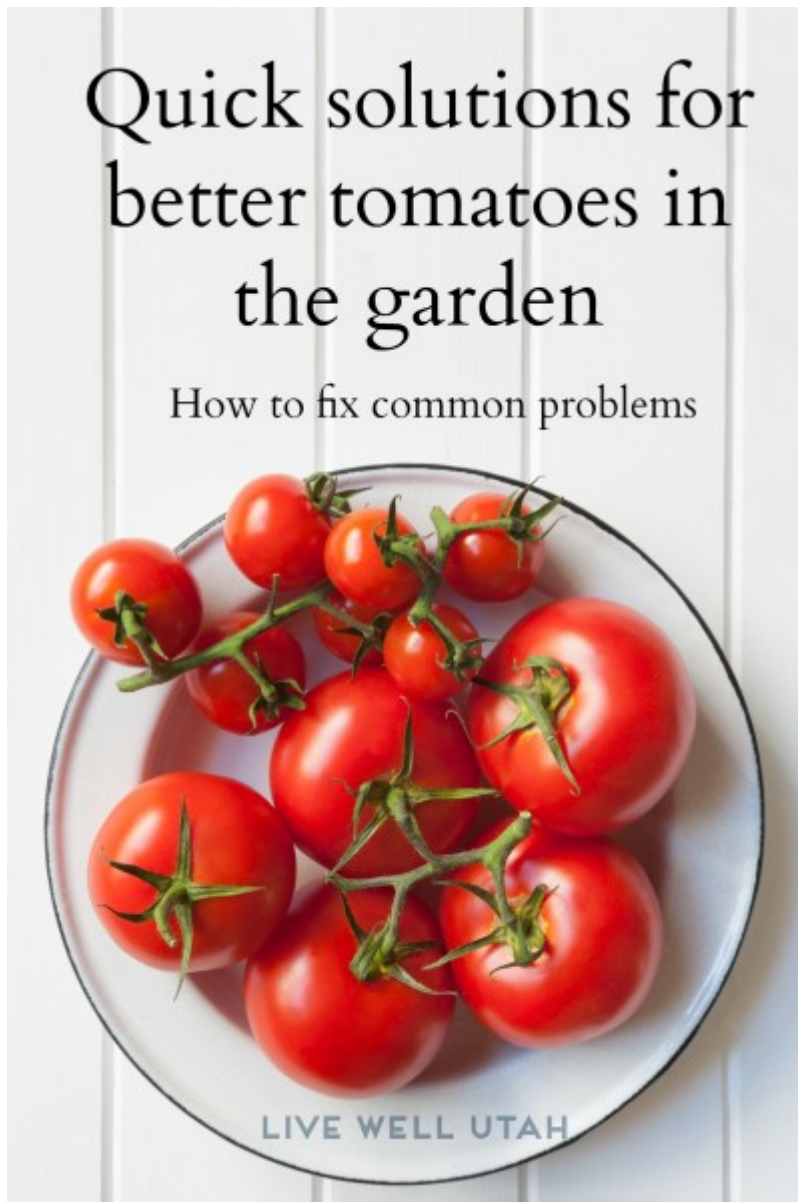
7) It is helpful. If you have been the victim of identity theft, request that the nationwide consumer credit reporting companies place “fraud alerts” in your file. This will let potential creditors and others know you have been the victim of fraud. Although it may delay your ability to obtain credit, a fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. You can place a fraud alert in your file by calling one of the three nationwide consumer credit reporting companies. That credit bureau will notify the other two, and they will then also place fraud alerts in your file.

- If you suspect your minor child’s information has been used fraudulently, contact the credit reporting agencies directly and also report the illegal use of your child’s information to law enforcement. The credit reporting agencies do not knowingly maintain credit files on minor children, but to report fraud, you can give each agency your child’s complete name, address, date of birth and a copy of his or her birth certificate and social security card. They will need a copy of your driver’s license or other government-issued proof of your identity that includes your current address. They will also need a utility bill containing your current address. For additional information on identity theft, check online at www.ftc.gov/bcp/edu/microsites/idtheft.

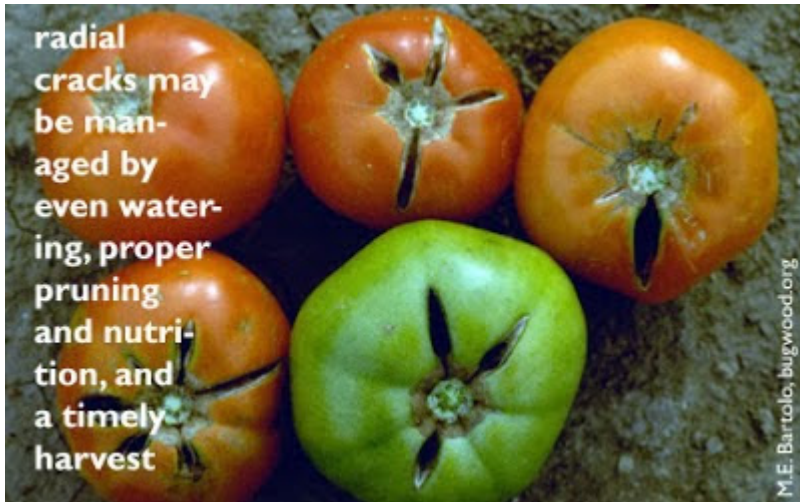


Author bio : SuzAnne Jorgensen works with adult and youth groups and individuals to educate them in the areas of canning, food safety, nutrition, finances, small business and many other topics related to home, family and business through Utah State University Extension in Garfield County.

Resource Roundup – Problems with Tomatoes



We've rounded up the resources that will give you the tips and advice you might be looking for to help your tomato crop be more successful this year. From splits, spots and more get clicking and pinning to find the information you need!



CRACKING

Ever have a problem with tomatoes cracking along the top? The Salt Lake County USU Extension office blog called The Organic Forecast addressed this issue. They say, "Cracks or splits can happen in tomatoes either in a circular pattern (concentric) or they may radiate out from the stem. Tomatoes crack when the skin of the tomato does not stretch enough to accommodate growth or internal pressure." They list the 2 main reasons for cracking is irrigation practices and pruning. Find out a few different ways to prevent it by clicking over [HERE](#).



SPOTS

The Organic Forecast blog says, "Although rare because here in

Utah, are climate is not humid and moist much of the time, we still can be affected by tomato bacterial spot... The pathogen that causes this disease may be introduced to a field on infected seeds or transplants. It can then survive up to a year on plant debris that was infected the prior year. The pathogen becomes active once temperatures heat to the 80s and 90s, and when several hours of moist conditions occur.” So what do you do about it? Click over to find out some simple tricks to getting rid of it.



VIRUSES

Have you ever wondered why your tomatoes were spotty in color? The Utah PESTS identifies 3 different types of viruses that can affect parts of Utah – spotted wilt virus, Late blight and early blight. Click over to their article [HERE](#) for all the information.



CURLY TOP

Commonly found affecting several different types of plants, tomatoes are not exception. Utah Pests has the symptoms, disease cycle information, management and more .

Want more information about Tomatoes? There is a great free publication listing best varieties to plant, soil prep, mulching, rows, FAQ's, etc. Also, pop over to the TOMATO search on the USU Site.

Easy Fruit Parfait – Recipe

Author: USU Food \$ense Team

Dessert can be easy with a few ingredients, especially if you have some basic staples on hand already like we mentioned a few weeks ago. Fruit becomes extra delicious as a simple parfait. Create one yourself, or get the whole family involved and let each member layer his or her own.



1. FRUIT – Choose one or more types of fruit. Wash and cut fruit into bite-sized pieces.
2. BASE – Choose one or more base ingredients like yogurt (Greek), cottage cheese, oats or pudding.
- 3: TOPPING – Try granola, nuts, honey, crumbled graham crackers or use this crumble topping:

Crumble topping:

- $\frac{1}{2}$ cup oats
- $\frac{1}{4}$ cup brown sugar
- $\frac{1}{4}$ cup whole-wheat flour
- 2 tablespoons canola oil
- 1 teaspoon cinnamon

4. Layer base, fruit and toppings. Enjoy!

Click over to enjoy fruit easily in two other ways, plus get lots of ideas for different fruits to try. What are some of the ingredients you enjoy in a parfait?

FOOD\$ENSE Author bio: USU Food \$ense Team

Commuting by Bike – Is it for You?

Is commuting by bike for YOU?

LIVE WELL UTAH



We all appreciate being able to save a little on gas money in the summer time, and being more fuel efficient is one way to do it. Have you ever considered biking to work? Commuting by bike just might be a great way to save on gas, help clear the air, get in some exercise and maybe even reduce some stress.

Consider giving it a try just once a week. Still not sure? Click on this 3-minute video for some doable tips and advice.

For more ways to improve environmental, social and economic conditions, click over to the [USU Sustainability site](#)

5 Money Tips for Newlyweds

Author- Amanda Christensen

5 Money Tips for *Newlyweds*



Welcome to the wonderful world of marriage! Now it's not just YOU, it's WE. You may think that all the money stuff will just work itself out over time. You'd be surprised at how often married couples need to talk about money in order to stay on top of their personal finances. Learning to communicate now will help you avoid some of the common money pitfalls couples encounter in their first years of marriage. Here are my 5

money tips for newlyweds:

1. Talk about Your Money History

1. How were you raised with regards to money? How does that affect you now?
2. Do you have a basic understanding of money management?
3. What are your financial aspirations?
4. What are your career expectations?
5. What are your assets/liabilities?

2. Talk about Your Spending Plan

1. What money comes in?
2. What money goes out?
3. Who will be the day-to-day money manager?

3. Talk about Your Debt Philosophy

1. How will you use debt? Credit Cards?
2. Good debt/bad debt?
3. Each spouse has a separate credit report. Get a free credit report from annualcreditreport.com.

4. Talk about Your Personal Allowance

1. Decide on an amount that both of you can afford to spend each month no questions asked. It may be \$100 and it may be \$5 depending on your circumstances. Either way it's yours to spend without any guilt.
2. Rule: When it's gone, it's gone; No running to the ATM for more cash after you've spent your allowance!

5. Talk about Your Beneficiaries

1. While you're taking the time to change your last name be sure to get online or call to make your new spouse the beneficiary on any retirement accounts, life insurance policies, etc.
2. If you don't have any of these accounts, now is a good time to have a conversation about what your retirement and life insurance needs are. There are many financial institutions (investment firms,

banks, etc.) that will answer questions and give you options for free.

Who else uses the concept of a personal allowance for spending? How is it helpful?



Amanda is an Extension Assistant Professor for Utah State University. She has a master's degree in consumer sciences from Utah State and is proud to call herself an Aggie! Amanda loves teaching and enabling individuals and families to make smart money decisions. @FamFinPro.

Grill it Safe

Author: Ann Henderson



Grilling season is here! I like the charcoal grill okay, but it takes a long time for the coals to heat up, so I don't use it very often. But I received a propane grill as a gift, and that seems to be the answer for me, so now I'm ready to start grilling! If you are ready like me, you may want to check out the factsheet I found on barbecuing and food safety. It has some great tips about marinating, precooking foods to reduce grilling time, final cooking temperatures for different meats and how to keep foods hot until you are ready to serve them. There are 15 topic areas with all the information you'll need for each. If you are looking for some similar tips at a glance, check out our recently shared "How to Keep You and Your Food Safe this Summer" post.

Quick Tips for keeping you & your food safe this Summer



There is also a postcard you can print out that provides a quick refresher. Happy grilling!



United States Department of Agriculture

it GRILL Safe

WHEN COOKING OUTDOORS

FOLLOW FOOD SAFETY STEPS BEFORE THE GOOD EATING CAN BEGIN



Wash hands with soap and water. People can make others sick if they fail to wash hands before handling food.



Use a clean cutting board or plate when taking cooked food off the grill. Discard marinades that have come in contact with raw meat.



Cook food to a safe temperature to kill those nasty bugs (bacteria) that could be present. Use a food thermometer to be sure.



Chill food promptly! Avoid the "Danger Zone". Bacteria can grow rapidly between 40 and 140 °F.

165°F
Poultry & Ground Poultry

160°F
Ground Meats & Hamburgers

145°F
Beef, Pork, Lamb, and Veal (Steaks, Roasts and Chops) and allow to rest at least 3 minutes before consuming

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Ann Henderson is an Extension Associate Professor for Utah State University in Box Elder County. She loves teaching and helping adults and youth find practical solutions to everyday problems related to financial management, nutrition and health, food safety, preservation and storage, and family relationships. She believes that when you strengthen families you strengthens communities.