

Are Your Linen-Washing Habits Out of Line?



Find out if you need to clean up your laundry act!

Laundry 101

How often do you change your sheets? How often is your kitchen towel swapped out? Do you use your bath towels for too long?

While these may be personal questions, they are still important questions to consider!

Fortunately, Teresa Hunsaker from USU Extension answers all of these questions and more during this video from Studio 5.

Watch the video to find out what Teresa has to say and see if your linen-washing habits need to be cleaned up!



5 Quick Tips for Managing Money as a Couple



These 5 tips will help you manage money as a team!

The Cost That Money Can Have

Successful couples have learned to blend their money styles by being in harmony with the way they build a budget and spend money. So how do they do it?

Everyone has a money style. Many people love to save, others enjoy spending and unfortunately some just don't want to be bothered with thinking about money, and they are the avoiders.

Often spouses are opposite in their habits, which can work well; but unless they can discuss it and make a successful plan, it can lead to arguments and dissatisfaction in the relationship.

It may have been learned from parents or developed later in life, but **everyone values money differently** and has a preferred style for handling it. No style is right or wrong, but how it is handled is critically important.

Some regard money as a security and have a desire to save and protect it. Some enjoy spending money because it makes them feel good, and still some don't want to even open an envelope that might have a bill inside.

Unless you understand how your partner values money, it can cause frustration in a relationship.

When a couple fails to communicate about how each person values money and there is not a financial plan, arguments often arise. **Many unhappy marriages and divorces are a direct result of financial issues.**

A strong relationship will put the value of money into what makes family members happy and content. Money will be used for meeting goals and planning ahead for the future. When you can build a financial plan, you will have the freedom to work on areas of need for your family.

Consider these tips for building a financial plan:

- 1. Discuss how you value money and what is important** (saving, spending or not discussing it). Visit Olivia Mellan's website if unfamiliar with money styles. Take the quiz at <https://www.moneyharmony.com/moneyharmony-quiz>.
- 2. Discuss your family goals for this year**, the next five years and then for future needs and retirement.
- 3. Make a financial plan (a budget)** where you can set aside money to save and money for charity. If things are tight, start where you can. Most financial planners will encourage you to set aside 10 percent for each of these; however, you can begin with less. Even a little can make a difference because it sets a precedence.
- 4. Set up a plan for your family needs** and wants and review it monthly.
- 5. Be sure to set aside weekly activity nights for the two of you.** Spending quality time together can help you discuss your financial plans in a more direct and positive way.

Couples with strong relationships have developed money management skills that work for them. For example, they set aside time each month to go over finances, talk about how they value money and set goals.

Generally one of the individuals will be the money manager; however, both should discuss and look at the plans each month. Both partners must be happy with the spending arrangement.

Understanding the value each person places on money helps build respect in a relationship. Both partners should have input about where the money goes.

Relationships are fragile, and money is a major issue. It doesn't matter how much or how little you have, but how you work as a team to plan and be content with your financial

decisions.

This article was written by Carolyn Washburn, Utah State University Extension family and consumer sciences professor

Ask an Expert // How to Avoid Investment Fraud



Follow this advice to avoid being hornswoggled!

Mess-Free Investments

Research statistics on the Financial Industry Regulatory Authority's (FINRA) website show that eight in 10 individuals have been solicited about potentially fraudulent investment offers.

Con artists are successful because they eliminate rational behavior and prey on your emotion.

Financial fraud flourishes in Utah because of the strong entrepreneurial spirit and residents' tendency to trust others. In order to avoid falling victim to a con artist, it is important to recognize common tactics and know where to go for help. (FINRA Foundation, 2016)

Common tactics of con artists include:

Reciprocity: Free lunch or dinner seminars, books or gifts are often used to guilt investors into giving an investment adviser money. A free lunch is not really free if you give away your life's savings.

Affinity fraud: Con artists typically take advantage of commonalities they share with unsuspecting investors. They may claim to be part of your religious group, professional organization, an alumnus of your university or have children in the same school. Be cautious when someone tries to convince you that an investment decision should be based on a similarity.

Source credibility: Does the investment professional drive a very expensive car? Is he/she wearing very nice clothing or trying to impress you with credentials? Many times con artists will use their surroundings to lead an investor into believing they are credible.

Scarcity: Limited time offers on land, gold, securities and commodities are designed to pressure you into making a quick decision. Be cautious of secret deals or when they tell you not to share details of the opportunity with anyone.

Phantom riches: Some professionals will promise you extremely high rates of return to support a lifestyle that you dream of

attaining. The average rate of return in the stock market is 10 percent; any promised return above and beyond the market average should be a red flag.

When in doubt, check it out. Before you invest:

Check out the person: FINRA keeps a detailed database of an investment professional's history, credentials and licensure suspensions. To investigate a prospective investment professional, go to BrokerCheck by FINRA.

Research the professional designations: Investment professionals can receive a number of licenses and designations. To understand licensure acronyms at the end of an investment professional's name, go to: Investors Professional Designations.

Investigate the product: Transparency is critical. Company filings and event reports should be available if the investment has been registered with the Securities and Exchange Commission. Search the Electronic Data Gathering, Analysis, and Retrieval (EDGAR) database at the SEC for information on 20 million investments.

Investment fraud is very common and costs consumers \$50 billion a year. If you have been a victim of fraud, contact FINRA, the SEC or the Utah Division of Securities for help. Your experience could protect and save future investors from falling prey to fraudsters. For more information, call the Utah Division of Securities at 801-530-6600.

Top 10 // Easy Ways to Be Healthy



Being healthy isn't hard! Give these tips a try and see for yourself.

Swip Swap

These top 10 swaps are easy ways to kickstart a healthier lifestyle without completely changing your life!

Big Bites on a Little Budget shared 8 of these amazing tips on their post titled "8 Simple Swaps for a Healthy Living." Follow this blog along with Live Well to find even more resources related to healthy living!

1. Swap Refined Grains for Whole Grains

- MyPlate recommends making 1/2 of our grains whole. Why not

try and make all of your grains whole grains? Whole grains are less processed and provide more fiber and vitamins/minerals than their refined friends.

- Get creative and try new whole grains like quinoa, bulgur, faro, or barley.

2. Cook at Home Rather Than Eat Out

- This one is pretty simple, but can easily trip us up.
- Restaurant entrees tend to be higher in salt, sugar, and fat. We also tend to overeat when we go out because of the large portions. Make an effort to meal plan each week and cook at home most days.
- Dinner can be as simple as fried eggs over sautéed veggies or leftover whole-wheat pasta with tomato sauce and canned chicken.

3. Stay Away From Sneaky Sauces

- We love sauces at our house because they make leftovers so tasty! Some sauces can be high in sugar and sodium, so I try to look for healthier versions and stick to things like low-sugar BBQ sauce, mustard, and low-sodium soy sauce.
- Stay away from creamy salad dressing, look for “light” versions of your favorites, or try making a healthy oil-based dressing at home.

4. Bake with Healthier Ingredients

- Treats can be a part of a healthy lifestyle, although baking for 1 or 2 people is sometimes difficult. Rather than my husband and I polishing off an entire pan of brownies, I try to find healthier ways to bake our treats or make a treat with just a couple of servings. Here are my tricks:
- Replace butter/oil with applesauce or mashed bananas.
- Replace some of the flour with whole-wheat flour or pureed beans.
- Reduce the amount of sugar in baked goods by 1/4 to 1/2 cup. Most baked goods are sweet enough without the extra sugar.
- Immediately freeze half of the treats for later so you aren't tempted to polish off the batch.

- Share with friends, neighbors, or co-workers.
- Try a mug cake! These individual desserts are the perfect cure for any sweet tooth.

5. Start with Soup or Salad Rather Than Bread

- This is a good rule of thumb to follow, especially when you are eating out. Fill up on a broth-based soup or light salad before grabbing that second piece of bread.
- You can use this rule at home as well. Start off by eating your vegetable sides first and then move on to the rest of the meal. If you are listening to your fullness cues, you might end up eating less of the unhealthy stuff.

6. Trade High Sugar Drinks for Healthier Options

- You knew I had to include this one! Soda and fruit juice are incredibly high in sugar. We might be drinking 100's of calories each day and not even realize it because our bodies do not register the calories we drink in the same way as the food we eat.
- 100% fruit juice is better than some options, but is missing the fiber that whole fruit contains. Choose whole fruit whenever possible!
- Try adding fruit slices to water, drink unsweetened tea, or reach for a glass of protein-packed low-fat milk.

7. Look for Ways to Be More Active

- So simple, but being more active throughout the day really adds up. It is recommended that adults get in 30 minutes of physical activity 5 days a week. This can be broken up throughout the day, so find ways to move and just do it!

8. Chew Slowly Instead of Speed Eating

- I am so guilty of chowing down and sprinting on to the next thing! This isn't the best thing for our bodies and can lead to overeating. Instead, be more mindful throughout meals. Take time to savor your meal without distractions like TV and work and allow yourself at least 20 minutes to register fullness before getting second helpings.

9. Swap Junk Foods With Healthier Snacks

- Instead of ice cream, try yogurt topped with fruit and nuts
- Instead of potato chips try roasted nuts
- Instead of white or milk chocolate try dark chocolate
- Instead of French fries, try edamame beans
- Instead of candy try fresh fruit

10. Swap Salt with Fresh or Dried Herbs and Spices

- When you want to enhance the taste of your food, you can use fresh or dried herbs and spices instead of salt. Some flavorful herbs and spices are cinnamon, ginger, garlic, clove, parsley, sage, cilantro, nutmeg, basil, coriander, cumin, and cardamom.
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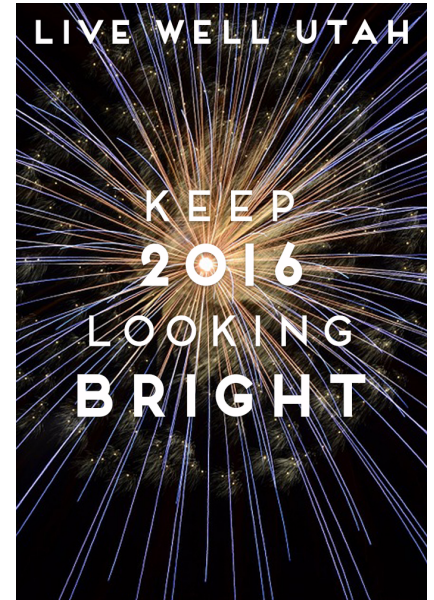
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Keep 2016 Looking Bright

Keep up with those 2016 goals!



New Year, New You

Have you made your resolutions for 2016? If not, here are some amazing ideas to get the ball rolling. If you have, check this list and make sure that your goals are on-track!

Make sure your goals are SMART:

If you plan to set goals, make sure they are SMART goals: Specific, Measurable, Attainable, Realistic and has a Time frame. Add as many intermediate action steps to your goal plan as possible. A written goal with these elements puts your brain to work faster than if you merely have the thoughts in your mind. A few minutes each day taking action on your goals can put you farther ahead in attaining them as opposed to spending hours periodically. There are many goal setting resources on the internet to help you with the goal setting, planning and completion process.

Make your goals VISUAL:

Create a vision board with pictures and words of your goals.

Put a frame around, which can be as simple as painter's tape, to give your brain parameters on which to focus. Spending a few minutes a day concentrating intently on the images and words, 2-3 minutes in the morning and at night can be very effective. As you attain your goals, put your completed goals in a binder with the date you accomplished them. This will give you momentum to complete your goals faster. Again, there are many resources on the internet on vision boards, but one I like is 3KeyElements.com.

Check your CREDIT REPORT:

Even more important than knowing your credit score, which is often provided for free by credit card companies, is knowing that your credit history is secure and accurate. Incorrect information and fraudulent activity can affect your credit standing greatly. Annualcreditreport.com is the official site to get your free annual credit report for the three credit reporting bureaus, Equifax, TransUnion, and Experian. If you stagger pulling your report throughout the year it will help keep a monitor on your credit. Consider getting your report in January, one at tax time and one in the fall.

Make some positive HEALTH changes:

You can find useful tips and tools for healthy activity and food choices on ChooseMyPlate.gov. Consider shopping more on the perimeter of the grocery store where you can find healthier choices such as fruit and vegetable produce and dairy and meats. Choose lean dairy and meats. Choose more whole grain products. Making your changes gradually is more effective than trying to do too much and giving up.

Monitor your ACTIVITY level:

Get a good device to track your activity level. If you are tracking steps, 7,500 – 10,000 is considered active, with 10,000 being the better goal of the range. Start where you are

and add steps gradually till you reach your goal. Smart phones often have activity tracking options and there are many apps to help with tracking your activity and food intake. Be sure to check with a doctor before beginning an exercise program.

Strengthen your family RELATIONSHIPS:

Eating dinner together is a great way to increase family togetherness. The benefits of eating together are better communication, better nutrition and better well-being. Eating dinner around the table has greater benefits than watching TV while eating.

Make a PLAN:

If you have a business or plan to start a business, make sure you have a plan and the know how to run a successful business. Be sure you have thought everything through before starting a business. Many small businesses end within the first two years after having put a lot of time and resources into it. There are many business planning tools available through SBA.gov and SBDC.gov. Watch for the Garfield County Business Conference in March, which is open to everyone to attend.

Use the USU Extension Office as a RESOURCE:

Check your local County Utah State University Extension Offices for classes, resources and information on these and other topics. Or check the state USU Extension website extension.usu.edu for additional information, fact sheets and articles.

This article was written by SuzAnne Jorgensen, Extension Agent, Garfield County

Easy Ways to Brighten Up Your Winter!



Brighten up your winter with fresh citrus!

Fresh Start

An abundance of citrus fruits are available in grocery stores this time of year. Their bright colors greet you as you walk into the produce department. Use these fruits to escape the January blues and add some color to your cooking and your kitchen!

Citrus fruits can help you get back on track to a healthy lifestyle after the holidays. They're also a fun way to splash some freshness and color into a mundane winter menu.

Along with being delicious and refreshing, citrus fruits are

full of vitamin C. Citrus fruits also promote heart health and reduce the risk of some chronic diseases. They have been known to aid in cancer prevention and are useful in diabetes sugar level control. Other important nutrients found in citrus fruits are fiber, folate, lycopene, potassium and vitamin B6.

Citrus fruits are also objects of beauty and decor. A bowl of fresh fruit makes a great centerpiece. It can also remind you that selecting a piece of fruit rather than candy or cookies is a wise choice.

It is smart to keep fresh fruit within reach to encourage daily consumption. USDA's MyPlate recommends eating 2 cups of fruit every day. This may be in the form of juice, fresh, canned or dried fruits.

Here are some quick ways to increase citrus fruits in your daily diet.

- Add oranges and lemons to water to allow infusing overnight.
- Eat half a grapefruit every morning for breakfast.
- Have a citrus snack every day. Throw an orange or clementine in your purse or bag on your way out the door.
- Top veggies or salads with a fresh squeeze of lemon to enhance the flavor.
- Prepare entrees centered around a citrus theme.

Below you will find recipes for a salad, an entrée and a dessert all focused on delicious citrus. Enjoy!

Tossed Green Salad with Citrus Dressing:

- 4 cups torn fresh spinach
- 4 cups torn leaf lettuce
- 2 (11 oz.) cans mandarin oranges
- $\frac{1}{4}$ small red onion, thinly sliced
- 2 tablespoons thinly sliced radishes

Dressing:

- $\frac{1}{2}$ cup orange juice
- $\frac{1}{4}$ cup lemon juice
- $\frac{1}{4}$ cup olive oil
- $\frac{1}{2}$ teaspoon seasoned salt
- $\frac{1}{4}$ teaspoon paprika
- Pepper to taste

Toss spinach, lettuce, oranges and radishes in salad bowl. Combine dressing ingredients and whisk together until blended. Serve with salad. Refrigerate leftover dressing. Yield: 8 servings

Lemon Chicken Stir Fry

- 1 lemon
- $\frac{1}{2}$ cup reduced-sodium chicken broth
- 3 tablespoons soy sauce
- 2 teaspoons cornstarch
- 1 tablespoon canola oil
- 1 pound boneless skinless chicken breast, cut into 1-inch pieces
- 1 onion, diced
- 3 cups sliced mushrooms
- 1 cup sliced carrots (1/4 inch thick)
- 2 cups snow peas, stems and strings removed
- 1 tablespoon chopped garlic

Grate 1 teaspoon lemon zest and set aside. Juice the lemon and whisk 3 tablespoons of juice with broth, soy sauce and cornstarch in a small bowl. Set aside. Heat oil in a large skillet over medium-high heat. Add chicken and cook, stirring occasionally, until cooked through. Transfer chicken to a plate. Add onion, mushrooms and carrots to the pan and cook until the carrots are just tender, about 5 minutes. Add snow peas and reserved lemon zest. Cook, stirring until fragrant, about 1 minute. Whisk the broth mixture and add to the pan. Cook, stirring until thickened, 2-3 minutes. Add chicken and heat through. Yield: 4 servings

Orange Gladness

- 2 oranges, peeled, separated and chopped
- 8-ounce can crushed pineapple, drained
- 6-ounce package sugar-free orange gelatin
- 16 ounces low fat cottage cheese
- 8-ounces fat-free whipped topping, thawed

Place the oranges and pineapple in a large mixing bowl. Prepare orange gelatin according to instructions on the box. Pour heated gelatin mixture over fruit in mixing bowl. Mix well and allow to chill for 2-3 hours. Once chilled, mix in the cottage cheese. Last, gently fold in the whipped topping. Yield: 6-8 servings
