

# Beware of Consumer Real Estate Scams



Millions of dollars have been stolen from consumers through an email scam related to real estate transactions. Consumers are being tricked into wiring their real estate funds, including down payments and/or closing costs, into scammer's accounts.

Scammers have done this by hacking into the email accounts of real estate agents and title companies and monitoring their emails. When they see a deal near closing, the scammer sends an email to the buyer within 24 hours with new wiring instructions. The consumer sends the money to the new account, which is often directed to a bank account outside of the country. It is then too late to locate the criminal or recover

the funds. Sadly, this prevents many people from home ownership, as they have now lost the money they saved for the home purchase, and they have to start the saving process again.

For example, on a \$250,000 loan that requires a 10 percent down payment, \$25,000 could be lost, in addition to an average of 3 percent in closing costs, which would be an additional \$7,500.

A report from the FBI shows that due to this scam, over \$149 million have been lost by consumers across the nation. Utahns were bilked out of \$20 million to this type of scam in 2018.

While the scam isn't new, it is growing rapidly. The Utah Division of Real Estate is launching an outreach campaign to warn potential homebuyers of the scam and to prevent fraudulent dealings.

To avoid being taken in by these scams, real estate consumers are urged to:

- Be wary of last-minute emails with changes to the transaction.
- Contact email senders by telephone using a phone number you have independently verified.
- Never send wire transfer information via email.
- Never email financial information.
- Be cautious about opening attachments and downloading files from emails, regardless of who sent them.

For further information on how to protect yourself from real estate scams, visit the Utah Department of Commerce website at <https://commerce.utah.gov/>.

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# Five Reasons to Make Time for Family Meal Time



Are you among the minority of American families who eat at

least one meal together every day? In today's fast-paced world, eating Sunday dinner as a family is a great tradition, but it is a giant step away from more regular or daily time spent eating and socializing around the table – which was the norm just one generation ago.

In recognition of its importance, September has been named National Family Meals Month. Why all the fuss about sitting down together for a routine that may only last 15-20 minutes? The benefits are actually numerous.

Utah State University Extension's Create Better Health Utah (SNAP-Ed) program lists a few of the benefits – especially for children whose families eat together five or more times a week as opposed to those whose families eat together two times or less each week:

1. Nutrition and physical development – kids eat more fruits and vegetables, get a wider variety of nutritious foods, have lower rates of childhood obesity and make healthier choices when they are on their own.
1. Emotional development – kids are better able to manage negative emotions, are at less risk of developing eating disorders, and have more positive interactions with others.
1. Social development – kids learn important turn-taking skills, have improved communication skills and learn appropriate ways to share thoughts, feelings and opinions.

1. Academics – kids are more likely to earn A's and B's in school, and they develop larger vocabularies – even more than those who read together with their parents.
1. Behavior – kids are much less likely to use marijuana, alcohol or tobacco or have friends who use these substances. They are also less likely to engage in other risky behavior such as premarital sex.

If a family is new to the idea of eating meals together, there will undoubtedly be a few challenges. For example, it may be unrealistic to go from zero meals together to one every day. So, set a realistic goal all family members can agree on – it may very well just be Sunday dinner once a week, and that is a great start. If dinner isn't the best option, perhaps having family breakfast time on Saturday may work better for you.

Here are some additional tips for making family mealtime a positive experience:

- \* Plan meals ahead of time.
- \* Schedule a set time for meals.
- \* Involve all family members in the meal prep and clean up.
- \* Turn off the TV, phones and all other electronic devices.
- \* Have pleasant conversation and leave discipline and other

negative emotions for another time.

Additional helps are available online from Create Better Health Utah, including conversation starter ideas and making meals fun using themes (e.g., Taco Tuesday). Ideas for menu planning with recipes can also be found there (e.g., citrus chicken salad, oatmeal nut pancakes and honey glazed chicken).

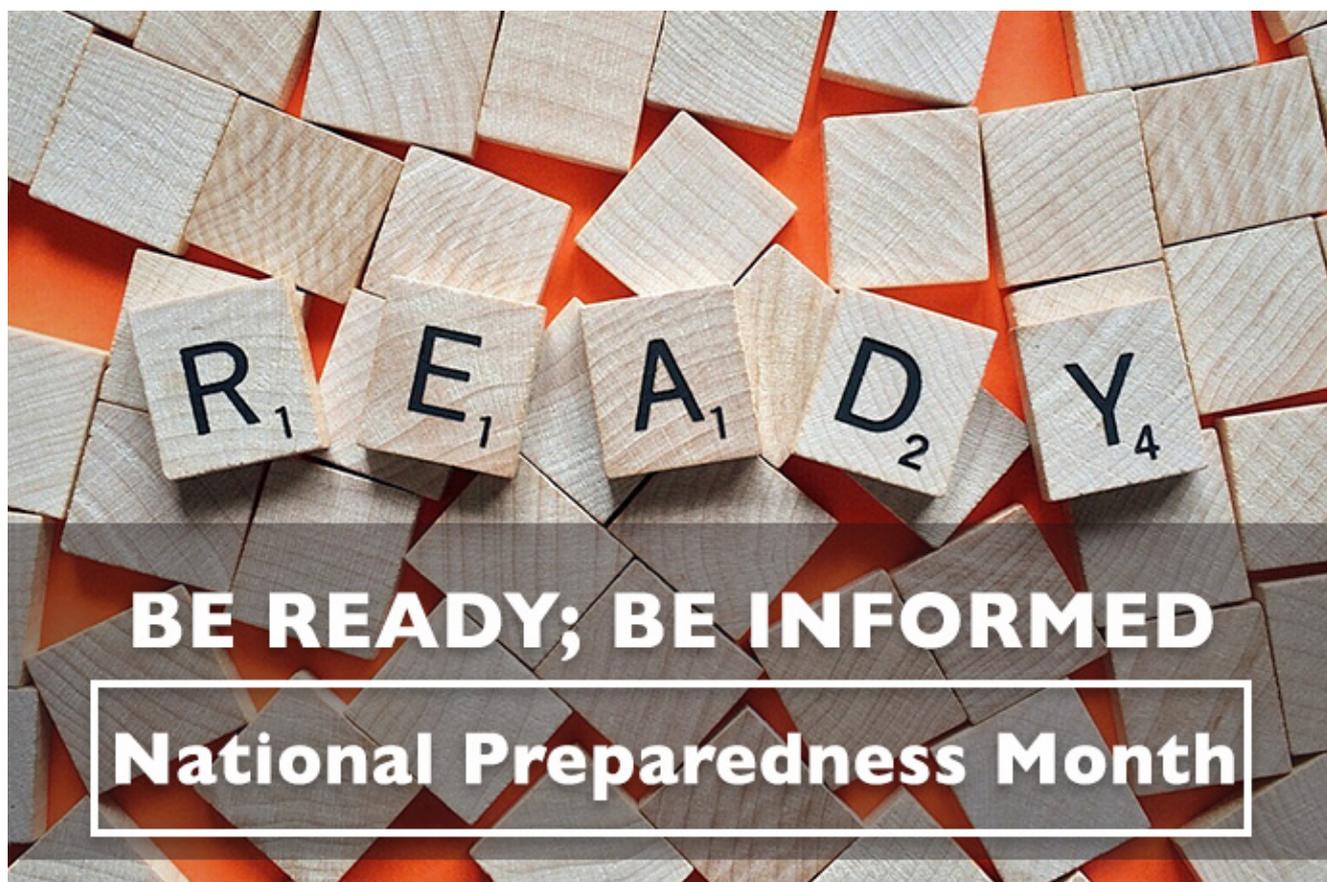
Learn more about family mealtime and eating healthy on a limited budget at <https://createbetterhealthutah.org/>. You can also contact your local USU Extension office to find out about upcoming classes taught by certified nutrition education assistants in your area. From the Create Better Health homepage, you can select from a variety of resources for menu planning, preparing foods, eating healthier and incorporating physical activity in the day.

Create Better Health in most counties also has a local Facebook presence. For example, in Iron County, search for "Create Better Health Iron County" or see "Create Better Health Utah State University." Note that online resources are still being updated from the previous program name, Food \$ense, to the new Create Better Health name, so some information may still be housed under Food \$ense.

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# Be Prepared and Informed – September is National Preparedness Month



Wildfires, flashfloods and winds have been plentiful around Utah this year. Other parts of the nation and world face hurricanes, tropical storms and earthquakes. Watching the news and seeing others struggle, along with the unknown in our areas, can add to a sense of unrest. Since September is National Preparedness Month, now is a great time to evaluate, or begin, your preparedness supplies and plans for the future.

The website: <https://www.ready.gov/build-a-kit> has an option to download a printable Basic Disaster Supplies Kit. The list also has suggestions for “unique needs,” that include

pets and elderly adults.

Recommendations for the Basic Disaster Supplies Kit include:

- Water – one gallon per person per day for at least 3 days for drinking and sanitation
- Food – at least a 3-day supply of non-perishable food
- Battery-powered or hand crank radio and NOAA Weather Radio with tone alert
- Flashlight
- First aid kit
- Extra batteries
- Whistle to signal for help
- Dust mask to help filter contaminated air as well as plastic sheeting and duct tape to seal off windows and doors if sheltering in place
- Moist towelettes, garbage bags and plastic ties for personal sanitation
- Wrench or pliers to turn off utilities such as natural gas
- Manual can opener for food
- Local maps
- Cell phone with chargers and a backup battery

Other items are important, but adding size and weight to the kit may require additional portable totes or back packs. Items to consider are pet supplies, changes of clothing, sleeping bags, cash and prescription medications. A complete list is found at the link above.

Remember that assembling a kit is not a one-and-done task; it requires regular maintenance. You may need to place a re-occurring date on the calendar to update and replenish the

kit. Canned and packaged food will expire, batteries will lose power, and you may think of things to add or adapt to better suit your needs and situation.

The link also describes where to store your kits—namely in three locations:

- **Home:** Keep the kits in a designated place and have them ready in case you have to leave quickly. Make sure all family members know where they are kept. Consider including a list of pre-determined additional valuables that can be located and loaded in 5-15 minutes if there is time, space and transportation available. The list can be taped to the container top or stored in a pocket of the backpack.
  
- **Work:** Be prepared to shelter at work for at least 24 hours. Your work kit should include food, water and other necessities like medicines, as well as comfortable walking shoes stored in a “grab and go” container in a place that is easily accessed.
  
- **Vehicle:** In case you are stranded, keep a kit of emergency supplies in your vehicle. It can be similar to your work kit, but you may also want to include some form of shelter and source of warmth should you need to leave your car.

The key to facing potential disasters is being informed and prepared. The suggestions for supplies listed here are important and can reduce the fear of being hungry, cold or injured. However, also take courage in the power of the human

spirit regularly demonstrated among our neighbors, families, friends and people across the nation.

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# Checklist for September Yard and Garden Tasks



Fall is in the air, which may make you want to hang up the

rake. Don't give up just yet, though – you are coming in the home stretch. Consider these fall tips from the [USU Extension Gardeners Almanac](#). Also included are links for further information.

- [Click here](#) if you are interested in saving seeds.
- Learn about how and when to harvest [watermelon](#) and [cantaloupe](#).
- For storing [potatoes](#), harvest the tubers once the vines have died down.
- Harvest [garlic](#) and [onions](#) once the tops have dried down. Allow them to dry for 2-3 weeks before storing.
- Store potatoes, garlic and onions in a cool/dry location (32-40 F) away from apples.
- Fall is the perfect time of year for [planting trees](#) and shrubs.
- Go hiking in the hills to enjoy [autumn colors](#).
- Divide crowded, spring-blooming perennials.
- Check pears for ripeness once the fruit twists easily off the tree and seeds are dark colored, allowing them to

finish ripening off the tree.

- Early in September, apply a slow-release [lawn fertilizer](#) to provide a long-lasting effect throughout the fall months.

- As temperatures cool, turfgrass requires minimal irrigation each week. [Click here](#) for irrigation needs in your area.

- Plant [new lawns or repair](#) insect/diseased areas with grass seed, allowing 4-6 weeks for establishment before heavy frosts.

- In compacted sites, aerate with hollow core aerator when [turfgrass](#) is actively growing in September and October.

### **Pests and Problems:**

- To control raspberry crown borer, use a root drench during late summer to early fall. [Click here for more information.](#)

- Learn about what causes bitter pit and other [problems in apples.](#)

- Control rust mites in apple and pear trees after fruit is harvested and before leaf drop. [Click here](#) for information.

- Box Elder bugs congregate on sunny surfaces during the fall months. [Click here](#) to learn about controlling these nuisance

pests.

- Monitor for damaging [turfgrass insects](#).