

5 Fun Fall Family Ideas

Author – Nikki Capener

A woman and a young girl are standing in a park, surrounded by falling autumn leaves. The woman, on the right, is wearing a dark coat and a skirt, with her arms raised in the air. The girl, on the left, is wearing a green jacket and a plaid skirt, also with her arms raised. The ground is covered in a thick layer of fallen leaves, and the background is filled with trees with vibrant orange and yellow foliage. The scene is bathed in warm, golden light, suggesting a late afternoon or early morning setting. The text "5 FUN FALL FAMILY IDEAS" is overlaid in the upper center, and "LIVE WELL UTAH" is at the bottom center.

5 FUN FALL FAMILY IDEAS

LIVE WELL UTAH

The cooling weather and changing seasons brings many opportunities to create family traditions. Family traditions

strengthen families and create lasting memories. Here are five inexpensive and fun fall family traditions:

1. Head out for a scenic drive and enjoy the beautiful changing leaves. Better yet, take a hike or have a picnic while enjoying the scenery.
2. Pumpkin bowling! Pick up a few small pumpkins at a local pumpkin patch or grocery store, set up some bottles or anything that might work for “pins” and start bowling.
3. Create a Halloween candy house. Purchase graham crackers, frosting, and Halloween candy; assemble your house anyway you would like.
4. Build a scarecrow. Scarecrows can be silly or scary. Build a scarecrow using household items and set it out in the yard.
5. Rent or purchase a Halloween movie and watch it as a family. For a yummy treat to sip on while you watch, make a batch of orange hot chocolate.

Orange Hot Chocolate: 10 Servings

Ingredients:

12 oz. white chocolate

8 cups milk

1 teaspoon vanilla extract

Orange food coloring

Peeps ghost marshmallows (optional)

Directions:

1. Coarsely chop the white chocolate, transfer to a medium-sized heatproof bowl and set aside.
2. Heat milk in a medium-sized saucepan over medium heat until bubbles begin to form at edge of surface (about 4 minutes).
3. Immediately pour heated milk over chocolate; when chocolate begins to melt, stir until combined.
4. Whisk in vanilla and orange food coloring to desired

shade. Whisk until a light foam forms on the surface.
5. Pour and serve immediately.

Recipe from: Matthew Mead

Nikki Capener is a student at Utah State University studying family and consumer science education. She is the family consumer science intern in Box Elder County and has loved working with the Extension faculty and 4-H youth. Her experience working with Extension has been incredibly beneficial; she has learned so much while working with Ann Henderson. Her hobbies include running, cooking, sewing and making crafts.

Utah Prepare Conference and Expo Recap



Were you able to attend the Utah Prepare Conference and Expo last weekend? It was a full Saturday of learning everything about being prepared. While I am a strong supporter of being prepared for a disaster, I also really appreciated that fact that they also had preparedness tips and equipment to handle the small emergencies of life. The conference and expo really had something for everyone.



The classes were amazing. I had no idea all the resources locally available during a disaster. The conference provided classes ranging everywhere from how to cook without power, health care without traditional medicine, and preparing for extremes such as terrorism.

The equipment found there was also top notch. It was so inspiring to get myself as well as my family prepared for the small to big disasters of life.



Even though National Preparedness Month is over, it doesn't mean it's too late to prepare! To get started, I am going to put together multiple first-aid kits for cars and home as well as gather 72 hour emergency kits. Where are you going to start?

Are You Prepared? An

Emergency Checklist to Help You Prepare

Author – Christine E. Jensen



Have you ever wondered how to prepare for an emergency? Do you know what is important to store and what isn't? Here is a checklist of basic emergency preparedness questions that need answers if you are to be safe in an emergency. If you answer NO to any of them, take time to work on getting them completed. This is only a brief questionnaire to help you get started.

GENERAL

If you are to evacuate your home, do you and your family have an identified common meeting place?

Have you established an out-of-state contact? Does each family member know the name, phone number and address of this contact?

Do you have a working emergency radio to receive emergency instructions?

Do you have a functional flashlight in every occupied bedroom? (Candles are not recommended unless you are sure there is not a natural gas leak nearby.)

Do you have a first-aid kit in your home and each vehicle? If you have a motor home, be sure to put one in there too.

Do you have work gloves and basic tools for minor rescue and clean up?

Do you have emergency cash on hand? (Small bills and coins. During emergencies or loss of power, banks and ATM machines are closed.)

Have you stored/rotated a month's supply of needed medications?

If you wear glasses/contacts, do you have an extra pair in case of breakage?

EARTHQUAKES

Do you keep shoes (not sandals) near your bed to protect your feet against broken glass and other objects that may be on the floor?

Does your family know what to do before, during and after an earthquake or other emergency situation?

Do you have heavy unsecured objects hanging over beds that can fall during an earthquake?

UTILITIES

If water lines are ruptured, do you know how to shut off the main water line?

Can the main water valve be turned off by hand without using a special tool?

If a special tool is needed to shut off the water main, do you have one near the turn off or know where to find one in an emergency?

Do you know where the main gas shut-off valve to your house is located?

Natural gas valves need a special tool to turn off. Do you have one nearby?

Without electricity and gas, do you have the means to heat at least part of the house?

Do you have means to cover broken windows and doors?

Do you have a plan for toilet facilities if there is an extended water shortage?

FIRE

Has your family rehearsed fire escape routes from your home?

In case of a minor fire, do you have a fire extinguisher? Do you know how to operate it? Is it charged?

Do you have working smoke alarms in the proper locations in your home?

FINANCIAL PREPAREDNESS

Do you have duplicate keys and copies of important documents

stored outside of your home or in your evacuation kit?

Do you have a copy of your will, trust and insurance papers that can be taken with you?

Do you have a copy of your household inventory (CD or photos with serial numbers, etc.) for insurance purposes?

EMERGENCY FOOD

Do you have a supply of food, clothing and fuel (where appropriate) for 1 month, 6 months or 1 year?

Do you have sufficient food?

Do you have means to cook food without gas or electricity?

Do you have sufficient water for drinking, cooking and sanitary needs?

Do you have a 72-hour evacuation kit? Could you or someone in your family carry it?



Christine Jensen has been employed by Utah State University Extension in Emery County for 15 years.

Oh Deer! How Do You Preserve Wild Game?

Author – Margie Memmott



So you've just had a successful hunt with enough meat to feed your family for the entire year. Now make sure all your hard work pays off and that your meat is safe to use later. Whether you want to freeze, can or dry and jerky your hunt, follow these steps and do it right.

[Click here](#) to download the USU Extension Pamphlet: How to

Properly Preserve Venison. We will teach you the methods of selecting and preparing, freezing, canning, making sausage, drying and storing venison.



Margie Memmott has been serving families and communities for more than 20 years with USU Extension in Juab County. Margie earned degrees in family and consumer sciences from BYU and USU and loves to teach youth and adults valuable life skills. “What a great reward when others adopt these principles and apply the tools to improve their everyday lives.” Margie and her husband Sam have four sons, three daughters-in-law and two grandsons. In her spare time she enjoys creative textiles/sewing, crocheting, music, technology, four wheeling in the ‘RZR’ and most of all, being with her family.

Top 10 Ways to Help Your Child Eat More Vegetables

Author – Carrie M. Durward PhD, RD



As a registered dietitian, one of the most common questions I get from parents is how to get their child to eat vegetables. Luckily for me, nutrition research has given us a lot of great information about how to do this.

First and most important: if you want your child to like and eat vegetables, offer them early and often! Feed your child a variety of fruit and vegetable purees as soon as you introduce solid food (5 to 7 months). This is a time period when children are more open to trying new foods, so it is a great time to have them learn the flavors of many different vegetables.

However, if you missed this window, it isn't too late! We like

and eat the foods we are familiar with. The best way to get your children to like vegetables is to keep offering them. In one study, children had to taste a new vegetable up to 15 times before it was accepted.

It is normal for young children to be wary of new foods. If your child rejects a new vegetable or refuses to try it, don't give up! Just try again another day.

Try to avoid showing a negative reaction like frustration if your child refuses vegetables. Never pressure your children to finish food or force them to clean their plate. Encourage them to try a bite, but don't force it!

Instead, try one of these 10 positive ways to help your child try new vegetables.

Top 10 Ways to Help your Child Eat More Vegetables

1. **Be a good example.** Keep vegetables in the house, serve them at every meal and let your child see you eating and enjoying them.
2. **Offer vegetables first, when children are hungry.** Try vegetables as an after school snack or have a salad or soup at the beginning of dinner.
3. **Take your child shopping** and let him or her pick out the vegetables, or let your child choose between two different vegetables to have with dinner.
4. **Get your children involved in the cooking.** If children help prepare a vegetable, they will be more likely to try it.
5. **Grow a vegetable garden or visit a farmers market or local farm.** These can be fun ways to help your child explore new foods.
6. **Make eating vegetables fun by playing with your food.** Try ants on a log, rainbow salad or pizza faces.
7. **Try preparing vegetables in different ways:** raw, steamed, roasted, etc. The flavor and texture can be

very different, depending on how you cook them. If your child doesn't like vegetables one way, he or she might like them another way!

8. **Try a small reward**, like a sticker or praise to help convince your child to taste vegetables. Don't use food as a reward or punishment.
9. **Use marketing in your favor**. Put stickers of your child's favorite book or TV characters on containers of vegetables to encourage intake.
10. **Offer vegetables with a low-calorie dip**, or use a small amount of sugar when cooking to help your child be more willing to taste and eat vegetables. This will help your children become more familiar with the taste of vegetables, and they will learn to like the flavor more, even without the dip or sugar!



Carrie Durward PhD, RD is an Assistant Professor of Nutrition and Extension Nutrition Specialist at Utah State University. Carrie is a Registered Dietitian and holds her doctorate in Nutritional Sciences from the Pennsylvania State University and her Bachelor of Science in Human Nutrition from Arizona State University. Carrie has expertise in obesity and health, weight loss, and nutrition behavior change. Her research interests include promotion of vegetable intake and weight bias prevention. When she isn't working, Carrie loves to garden, spend time outdoors, and cook and eat delicious food.

Live Well Utah : Farmers Market Edition



Looking for some information on Utah Farmers Markets? Try the Live Well Utah's Farmers Market Edition Magazine. You can pick one up free of charge at any Utah County Office or view it online [here](http://www.livewellutah.org).

The publication is full of tips for planting a family garden, cooking vegetables, storing produce and preserving fresh produce. Also included is a harvest schedule and lots of delicious recipes.

Are You Prepared for Financial Emergencies?

Author – Marilyn Albertson



Have you ever had a major emergency in your household? Did you have the cash flow to handle it? As you move through life, events often come up that you cannot anticipate but that require money immediately. Start now to build a strong

financial foundation with an emergency fund.

Emergencies might include personal injuries, auto accidents, natural disasters, loss of jobs, major home or auto repairs, or a death in the family with accompanying expenses not covered by insurance. If you are in the farm or ranching business, emergencies could include poor crop prices, poor crop yield based on weather conditions, natural disasters, lack of adequate grazing for cattle, higher prices for feed and farm equipment, illnesses in herds or flocks and more.

What should you have saved?

Financial experts suggest having 3 to 6 months of take-home salary or 6 to 8 months of living expenses saved. (source 1 & 2) Another way to calculate your needs would be to assess the time it might take to find a new job of equal or higher pay if you were laid off your current job.

The Bureau of Labor Statistics for June of 2014, detailed unemployed persons by duration of unemployment. The report indicated that 48.5 percent were unemployed 15 weeks or longer, with 32.8 percent experiencing 27 weeks or longer of unemployment.

When should you start?

If you have not started an emergency fund, now is the time to start. You may feel you have debt you need to pay off before you can start saving. You might consider splitting your extra funds between the debt and an emergency fund. Even a little saved will reduce the interest costs at the time when you have to pay for an emergency. Financial planners advise consumers to wait to invest in retirement accounts, IRAs or the stock market until they have an emergency fund established that is easily accessible for the risks that could come up.

How will you save?

Start by creating a monthly budget and tracking your spending. Identify areas where you could cut back within your flexible expense category. For example, to help save you might try the "Step-Down Principle" by Alena Johnson, M.S. On a piece of paper create a stairway with four to six steps. Write down the way you now purchase the item on the top step. Then look at ways to step down the expense and keep working down the steps until you get to the least expensive way to purchase the item on the bottom step. Then ask yourself if you can step down one or more of the steps with this purchase. This idea can also be used for stepping down the number of times a purchase is made. For example, if eating out daily at lunch, could you cut back to three times a week or once a week and brown bag it the other days? This could add up to a significant savings over time to build the emergency fund.

Another way to calculate how to save is to use the PowerPay.org website. Calculators are available to determine how much to save and ways to pay down debt more rapidly to free up money for savings. You may download the free PowerPay Mobile app by visiting the iTunes app store. For a more comprehensive version go to www.PowerPay.org.

Where will you save it?

Compare interest rates at your local bank or credit union. Check out online banks, which also have good service and offer competitive rates. Some have higher rates but make sure they are FDIC insured institutions. Some accounts can be tied to your checking account so automatic deposits can be made directly from checking to savings. They may offer money market accounts which are variable and have teaser interest rates for the first 6 months with a guaranteed one-year rate for new customers. Read the fine print for features and limitations. It is wise for you to check periodically to see if you are still getting the best competitive rates. If not, don't be afraid to move your money to another institution as long as it is insured.

Good luck saving for those unexpected emergencies!

And, for more preparedness information, be sure to come and visit the Utah Prepare Conference & Expo on September 27, 2014.



Marilyn Albertson, M.S., CFCS, has been a Utah State University Extension associate professor in Salt Lake County for 29 $\frac{1}{2}$ years.

She provides family and consumer sciences education with emphasis in money management for children, youth and adults; housing education; family resource management including food storage and emergency preparedness; and marriage and family relations for teens and adults.

Tips to help you during National Preparedness Month

Author – Julene Reese



The fear of not knowing what to do in the event of a disaster, how to gather and care for loved ones and how to survive until help arrives can be more traumatizing than the actual disaster.

According to Carolyn Washburn, Utah State University Extension associate professor, by taking the time to prepare now, families can diminish fear and loss in the event of a future calamity.

September is National Preparedness Month, a great time for people to begin designing a family preparedness plan. The Ready Campaign and Citizen Corp organizations are now in their 11th year of encouraging awareness and preparedness for

families and are helpful resources.

Disasters affect thousands of people every year in the United States and worldwide, disrupting daily functions and leaving lasting effects, but the American Red Cross reports that only 65 percent of American's have emergency preparedness plans in place.

"When families have a plan in place, each family member can feel a sense of security and have the necessary tools to survive," said Washburn. "For Utah, the biggest threat is a major earthquake; however, the most common occurrences are floods, which affect and destroy many homes and properties each year, and wildfires that rage throughout the state projecting heat, ash and smoke. It may be impossible for your family to prepare for all disasters, but they should be informed of the most likely disasters and have a plan in place."

Washburn recommends building an emergency plan with the following:

- Points of contact – Make sure that family members know how and where to reunite with each other.
- Secure food – Begin with a 3-week supply and then work toward building a longer-term supply.
- Additional items – Include batteries, flashlights, gas and portable radio.
- 72-96 hour emergency kits – Have one for each family member (including pets) and one for each vehicle. According to Cindy Nelson, USU Extension assistant professor, the following contents should be included: first aid kit, including basic first aid supplies and necessary medications for allergies, pain, etc.; snacks, water, non-perishable foods and a can opener; water bottle with a purifier or a filter so water from a stream or melted snow can be used; emergency thermal blanket

to provide warmth or shelter; warm clothing including gloves; microfiber towels that are highly absorbent and quick drying and/or compressed towels to save space; tissues or toilet paper; diapers for those with young children; matches or a lighter; cash (small bills); notebook and pen; contact information for family members, doctor, insurance, mechanic, etc., either on a piece of paper or stored in a cell phone; and car charger for cell phone as well as a backup charger that is either battery or solar powered.

According to the National Terror Alert Response Center, no matter who you are or where you live, you can be touched or devastated by a calamity, terrorist attack or natural disaster. Preparing for an emergency now provides the best chance of survival. Emergency preparedness should always be considered in the home, workplace and school. "Once you are prepared, help others build their emergency plans so we have safe, strong communities," Washburn said.

11 Habits of the Wealthy

Author – Amanda Christensen

11 HABITS OF THE WEALTHY



LIVE WELL UTAH

Ever wondered how wealthy people got that way? While we don't have any tips on how to make money quick, we have come across 11 habits of wealthy people that might help us explain what really sets the wealthy apart from the rest of us.

[click over to Habits of the Wealthy to learn more.](#)



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.

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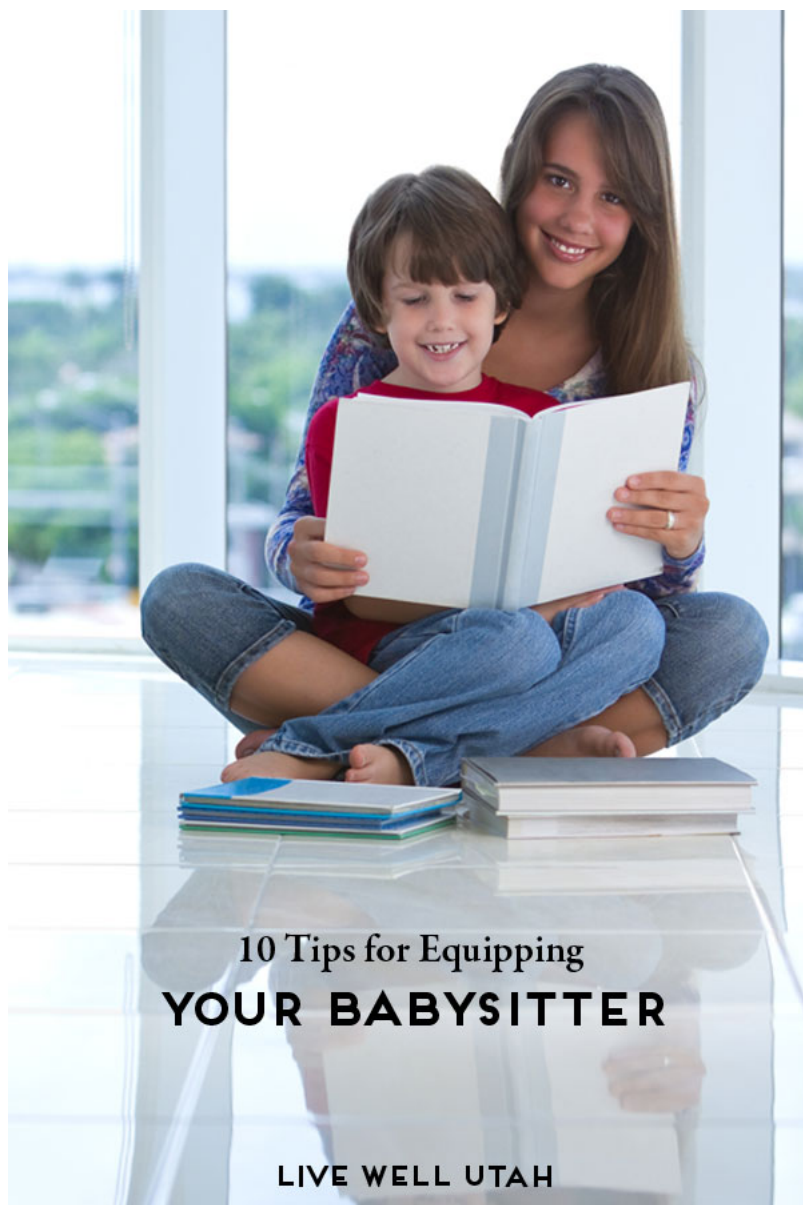
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10 Tips for Equipping Your Babysitter

Author – Shayna Savage



Are you parents apprehensive when it comes to leaving your child in the care of a teenager? Babysitters may not know everything about how the household functions, but by discussing these topics with them, they will feel confident and comfortable while taking care of your children. That in turn should help you to feel more at ease when leaving your children in their care.

1. **Where you are going and how to reach you at all times.** Simply knowing where you are and how to reach you will give a sitter a sense of confidence in knowing you can be reached if needed.
2. **When you expect to be back.** This helps the sitter in planning activities and entertaining the children and

makes it so that what time you come back is not a guessing game.

3. **General house rules and routines.** Include any limits on TV, computer use, video games, playing outside, etc. This gives the babysitter an idea of how the household works so that children aren't taking advantage of him or her.
4. **What meals and snacks to feed the kids.** Although you may show the babysitters where the food is, some may feel apprehensive about what food they should use. Give ideas about what to feed your children.
5. **Let them know if the children have any allergies or medical issues.** If these issues could occur while the babysitter is around, make sure to write down how to handle them properly.
6. **What to do if the child needs discipline.** Let the sitter know your disciplining practices. This way the children don't get mixed messages when you aren't around.
7. **Specific hints for individual children.** Let the sitter know special things the children love, things that calm them, activities they enjoy doing, etc.
8. **Expectations you have for the babysitter.** Discuss such things as leaving the house with your child, driving with your child, whether the phone and visitors are off limits, etc.
9. **Emergency information.** Let them know under what circumstances to call 911 before contacting you. Write down the phone number and address of your home. Make a list that includes neighbors, friends, relatives and your doctor.
10. **Safety rules.** Not all sitters may know basic safety of children. Discuss such things as choking hazards, water hazards, electrical hazards, being left alone, answering the door, etc.



Shayna Savage is a Utah State University family and consumer science intern in Salt Lake County. She is currently majoring in family and consumer science education at Utah State University. One of her creative skills is teaching kids and adults to sew. She is conducting two 4-H Savvy Sewer Camps this summer.