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Your Family • Community • World

Food FOR thought



You love junk food; your best friend is a vegetarian. The British like prawn-flavored potato chips; the Japanese prefer seaweed seasoning. Hungry Ethiopians, reduced to skin and bones by famine, are featured on the evening news. An American model, reduced to skin and bones by dieting, sells a soft drink. Food may be basic, but it isn't simple.

All living things need food. You must eat a minimum just to stay alive; to be healthy, you must eat a variety of foods. Beyond those basic facts, it seems, anything goes. Food is many things to many people.

Food is one of the most talked about, written about and argued about of topics. People have strong feelings about which foods are appropriate, how they should be prepared and when and how they should be eaten. For each opinion, there is someone who holds the opposite view.

An animal can spend much of its time just searching for food, but people are different. We control our food supply to a large extent. We cook most of our food and are often very creative in the ways we prepare it. We sometimes eat when we're not hungry and deny ourselves food when we are. For humans, food is more than simply nourishment — it's culture, beliefs and values as well.





Make the most of your shopping style

When it comes to shopping, what's your style? And how does your personal style impact your finances?

Prestige shopper

If the most important part of shopping is acquiring the brand name, you are a prestige shopper. Save money by asking yourself if the item is worth the money or if you're simply paying extra to have a name brand.

Impulse shopper

If you buy things based on your mood, you are an impulse shopper. Walk away from items that you did not intend to purchase when you entered the store. Ask yourself two questions: Do I need it? Do I have the money? If you answer yes to both of these questions, then make the purchase.

Bargain hunter

If you love a sale and search for the best deals on everything, you are a bargain hunter. This is a healthy shopping style, but don't get trapped into buying something you don't need just because it's a good price.

Balance is the key

Shape your shopping style to develop a healthy relationship with your money. The healthiest shopping style is one that allows you to save for the future while enjoying your money today.

Make a list of your short-, medium- and long-term goals. Decide how much money you need for each goal and determine a plan to set it aside. While it's acceptable to splurge on an unplanned item occasionally, be sure you aren't sacrificing on your overall goals.

What's for dinner?

Nearly everything you eat comes from either a plant or an animal. Fruits, vegetables, nuts and grains all come from plants. Meat, fish, eggs and dairy foods are all animal products. Most of these foods come from farms.

Some of the food you eat may be locally raised, but much of it comes from faraway places. Some foods that you eat regularly, such as bananas, even come from other countries.

Plants take chemicals out of the soil and air to make their own food. The substances they contain, including sugars, starches and minerals, nourish us when we eat them. When we eat animal products we get those nutrients as well, indirectly, because animals eat plants, too.



ALL IMAGES FROM SHUTTERSTOCK

Many different parts of a plant can be eaten. During an ordinary dinner, you might eat leaves, stems, roots, bulbs, flowers, fruits and seeds! If you don't believe it, think about those leaves you had for dinner the other night (lettuce). In your salad, you might also have enjoyed some delicious stems (celery), roots (carrots) and bulbs (onions). If your meal included broccoli or cauliflower, you were actually eating flowers.

Grains such as wheat, corn and rice are the seeds of grass plants. We eat grain in many forms. Wheat is usually ground

into flour, which is used for baked goods. Corn may be eaten whole or ground. We usually eat rice whole, either with or without its brown husk.

Meat is the flesh of an animal. The meat we usually eat is muscle, although other parts, such as the liver, are sometimes eaten as well. Cattle (beef and veal), pigs (pork), chickens and turkeys are the most common food animals in the United States. We also eat fish and other types of seafood. Other animal products include eggs, dairy foods and gelatin.

The long way home

In poor countries, people often live very close to their food source — it might even be in their own backyard in the form of a small garden or a few livestock animals. In wealthy countries, including the United States, the food game is played somewhat differently.

Most of the food you eat is probably produced by someone else, and much of it is processed in some way before it reaches you. Processing may consist of adding preservatives, flavorings, colorings and other substances to foods; cooking, drying, freezing, smoking or curing the food; slaughtering animals and preparing the cuts of meat; pasteurizing (heating) milk to make it safe to drink; or simply washing and sorting the food.

After processing, many foods are



packaged to protect them from spoiling or breaking and to make them easier to handle. Food may be canned, boxed, wrapped or placed in cartons, jars or

bags. In addition to protecting the food, packaging also helps sell the product. Many manufacturers put a lot of effort into designing attractive packages, especially when the products are destined for store shelves. After food is processed and packaged, it's ready for the store — but it has to get there first. Shipping companies transport food from producers and factories to the stores. They rely on refrigerated vehicles to help keep the food from spoiling while in transit. Much of this food ends up in supermarkets. Some of it is also sold to restaurants, delicatessens and bakeries.

Some producers sell their products at roadside stands or farmers markets. If you buy corn at a roadside stand, you're probably buying it from the farmer who grew it. Many farmers, however, sell their food to processors. The processors sell their products to wholesalers, who buy in big quantities. Wholesalers then sell smaller amounts to retailers, stores and restaurants from which consumers buy most of their food.

Food thought



Just Married: Where's the Cake?

Food is often used in symbolic ways to represent beliefs and values. One example is the wedding cake.

The ancient Romans made a cake of wheat or barley and broke it over the bride's head to symbolize fertility. To ensure prosperity, English couples tried to kiss each other over a pile of little cakes without knocking it over. The cakes became fancier during the 1600s when chefs began creating elaborate tiers of cake topped with sugar icing.

ACTIVITIES

Look for newspaper advertisements that feature food. How is the food presented? As nourishment? As reward? As a way to impress someone? Discuss the messages about food conveyed by the advertisements. Do they make you want to buy the food? Why or why not?

What's cooking around the world?

China

The Chinese eat a lot of grains, especially rice. In northern China, people prefer wheat, which they make into bread and noodles.

Favorite meats are pork and poultry, but eggs, fish and shellfish are also eaten. Cabbage, tofu (soybean curd) and roasted sweet potatoes are other common foods.

Rice porridge, chicken noodle soup or fried pastries are favorite breakfast foods. For lunch, the Chinese enjoy egg rolls and meat or shrimp dumplings.

A typical Chinese meal includes vegetables with small bits of meat or fish, soup and rice or noodles. The Chinese create varied textures in their food by adding such items as mushrooms and water chestnuts.

England

English foods usually are not very spicy. The English prefer roasted and grilled meats, especially beef and lamb. Fish dishes such as fish and chips and Dover sole are popular. Meals often include roasted or boiled potatoes, cabbage, Brussels sprouts, cauliflower or carrots.

Their food may lack spice, but the English often give favorite dishes colorful names. Specialties include Yorkshire pudding (batter cooked with meat drippings), bubble and squeak (mashed potatoes and cooked cabbage fried in a skillet), toad in the hole (casserole made with batter and sausage), shepherd's pie (a casserole of meat and mashed potatoes) and bangers and mash (thick sausages with mashed potatoes).

France

The French are the masters of crepes (usually filled with cheese, vegetables, shrimp, or meat), quiches and appetizers, including escargot (snails in garlic butter), pate (spiced chopped meat) and puff pastries.

Ordinary meals often include onion or potato soup, steaks, chops, roasted chicken, French fries, crusty bread, green salad or fruit and cheese. Breakfast is usually very simple, consisting of soft rolls with butter or jam.

French specialties include bouillabaisse (a heavy chowder made with several kinds of seafood) and cassoulet (a casserole of beans and several types of meat).

A fruit by any other name ...

When is a fruit not a fruit? "Fruit" actually describes the part of a plant that contains the seeds. By that definition, tomatoes, cucumbers and eggplants are fruits. We usually call them vegetables, however, and use the word "fruit" only for sweet-tasting plants. A vegetable is an edible plant part other than the fruit.

ALL IMAGES FROM SHUTTERSTOCK



India

The Indian diet is based on grains (including rice, wheat, millet) and pulses (seeds such as beans, chickpeas and lentils). A meal might include rice, dal (porridge made from pulses) and chapatties (flat baked breads similar to tortillas). Samosas (pastries that are filled and fried) are snacks.

Hindus usually don't eat beef, and Muslims don't eat pork. Spicy vegetable dishes are very popular. Chutneys (relishes made of spices and fruits) are often served with meals, as is raita, a mixture of yogurt, fruits and vegetables. Roasted chicken or lamb is served on special occasions, when food is sometimes wrapped in thin silver that can be eaten as well.

Mexico

Tortillas are eaten at all



meals, including breakfast. They are made from corn (the main food of most Mexicans) or wheat. Tortillas are used in several dishes, including tacos (tortillas that are filled with meat or cheese and fried) and enchiladas (filled tortillas that are rolled up and covered with sauce).

Refried beans (frijoles), fried rice, atole (a dish made from corn meal) and tamales (corn meal steamed in a wrapper and mixed with meat) are other common dishes. Chili peppers are a popular seasoning.

Nigeria

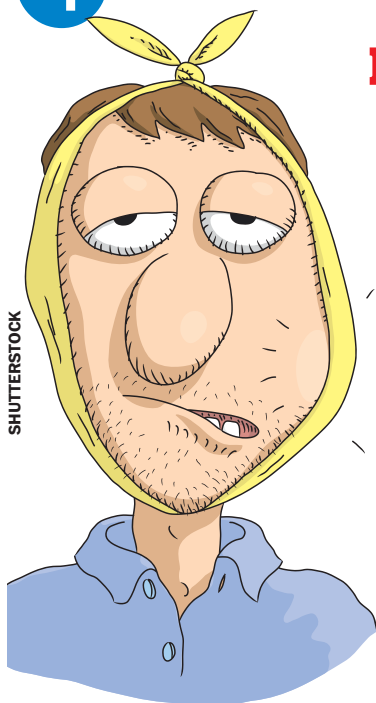
The main Nigerian foods are yams, corn, rice, millet, beans, peanuts, black-eyed peas, plantains (a kind of banana) and cassava roots. The food is often cooked in palm or peanut oil and seasoned with red peppers. Nigerians eat little meat, but sometimes beef, chicken, fish or lamb is included in meals. Pepper soup, toasted corn and peanuts, and ogede sise (boiled bananas) are popular.

Food
FOR
thought



ACTIVITIES

- Pick any country that interests you and find out what types of food people eat there. How is that country's typical diet different from yours? Why is it different? Share your findings with the class.
- Even comic strip characters have to eat. Clip any food-related comic strips from the newspaper and discuss the role food plays in the comic's story. Extend this activity by using the grocery ads to plan a special dinner for your favorite comic strip character.
- Pick any fruit or vegetable from newspaper grocery ads and find out where it comes from. Trace its origins on a map or globe.



Foods that are good for what ails you!

Some of the chemicals contained in food help regulate body processes, fight disease, lower blood pressure and even relieve pain. Some common foods have benefits that might surprise you.

See if you can match each food listed to the left with its description below.

- A. Garlic
- B. Fish
- C. Parsley
- D. Ginger
- E. Tea
- F. Chili pepper
- G. Oranges
- H. Wheat
- I. Yogurt
- J. Cloves

1. ___ As refreshing on a hot day as it is soothing on a cold night, it fights bacterial infections, ulcers, cavities and diarrhea.
2. ___ It may be used either ground or whole in cooking. Helps relieve toothache.
3. ___ It's often used to add flavor to baked goods and beverages. Relieves nausea; also reduces pain and swelling of arthritis.
4. ___ Has high calcium content that helps maintain strong bones.
5. ___ Can help neutralize cancer-causing agents in cigarette smoke. Often used as garnish for other foods.
6. ___ A rich source of anti-cancer substances, including Vitamin C.
7. ___ Good for a stuffy nose or congested sinuses.
8. ___ Fights bacteria, fungi, intestinal parasites, cancer, colds and inflammation. Tends to linger on your breath.
9. ___ Rich in fiber, it's an anti-cancer warrior.
10. ___ Sometimes known as brain food, but it could be called heart food as well. An ounce a day has been shown to reduce heart attack risk by 50 percent.

Source: Food – Your Miracle Medicine by Jean Carper

Food in history

Prehistoric people ate whatever they could get their hands on — roots, seeds, wild fruits, the flesh of dead animals. They spent much of their lives in search of the next meal.

Agriculture was established by about 8000 B.C. Farming was a big step forward for humanity because it meant people could stay in place instead of continually foraging for something to eat. It also gave them a more reliable food supply.

It's no coincidence that the great civilizations were all established in river valleys — the Nile Valley, the Tigris-Euphrates, the Indus and the Huang He. Farmers had great success in cultivating the rich soils in these areas. Their bountiful harvests produced a well-fed populace, and towns and cities began to grow.

Throughout history, food has played a role not only in the rise of civilizations but also in wars, trade, exploration and colonization. When the ancient Greeks and Romans lacked enough food to feed their people, they attacked the problem in two ways: They imported food, and they conquered other people who had it. At its height, the Roman Empire spanned parts of Europe, the Middle East and Northern Africa, and the Romans enjoyed a varied diet that included grain, fruits and spices from many lands.

During the Middle Ages, many Europeans



Put a check next to each food that you think was unknown in Europe before Columbus's voyage of discovery.

- | | | |
|----------------|-----------|---------|
| Apples | Avocados | Barley |
| Cherries | Chocolate | Figs |
| Licorice | Peanuts | Peppers |
| Pineapples | Rice | |
| Sweet potatoes | Squashes | |
| Tomatoes | Wheat | |

fought in the Crusades. While in the Middle East, they developed a taste for the local cooking. Their diet at home was plain and monotonous, consisting largely of bread, turnips, cabbage and dried meat, so the zesty spices of the Middle East were real eye openers. This interest in spices led to an increase in foreign trade as well as a new era of exploration and discovery. Eventually, it led Christopher Columbus in search of a westward route to the Far East. It's worth noting that although his search for Eastern spices failed, he did discover an entire hemisphere of new food — new to the Europeans, anyway.

The impact of these food discoveries was

enormous. One of the foods native to the New World was the potato. Its nutritious properties actually helped bring about a population boom when it was introduced back in Europe. Native corn helped the English colonists survive their first winter in Massachusetts.

Sugar cane, which Columbus brought with him to the New World, also had a lasting impact on history. The climate in the West Indies was very favorable to the plant, so the Europeans began cultivating it on a large scale. This backbreaking work required laborers, and African slaves were imported for that purpose. Europeans got their sugar but at a high price in human suffering.

ANSWERS: Foods that are good for what ails you: 1. E; 2. J; 3. D; 4. I; 5. C; 6. G; 7. F; 8. A; 9. H; 10. B
Food in history: Avocados, Chocolate, Licorice, Peanuts, Peppers, Pineapples, Sweet Potatoes, Squashes, Tomatoes



DID YOU KNOW?



The temperatures are rising, the snow is starting to melt which means Spring is nearly here! And one classic spring tale is "The Ugly Duckling," written by Hans Christian Andersen. Andersen was born in Denmark on April 2, 1805. Although he was very poor, he was



also born with dyslexia. Despite his disability, he still learned how to read, but he could never spell properly. His father read him books, which inspired him to write. At first, Anderson was not very proud of his storytelling and nearly gave it up. "The Ugly Duckling" was based on Andersen's own life. He was tall with a big nose and big feet. He felt he was ugly and clumsy but in the end, his hard work and talent brought him fame and fortune. He loved to entertain children as he used scissors to cut brilliantly inventive pictures of dragons, princesses, mermaids and trolls. Now his poetry and stories have been translated into more than 150 languages and inspired movies, plays and ballets. Andersen has written many timeless tales such as "The Princess and the Pea," "The Emperor's New Clothes" and "The Little Mermaid." Now, every year on his birthday is International Children's Book Day to honor him. How will you celebrate?



Connect 1•2•3 is a FREE monthly educational section available only to schools through the Deseret News. Published by Deseret News Newspapers in Education.

Connect 1•2•3
NIE Deseret News
55 N. 300 West

Salt Lake City, UT
84101
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Saving Savvy

PUT YOUR MONEY TO WORK FOR YOU

Money matters can seem a little intimidating: compound interest, money markets, long-term and short-term goals, high- and low-risk investments, bank accounts, financial planning and retirement. But think of money as a tool, and the whole system makes more sense.

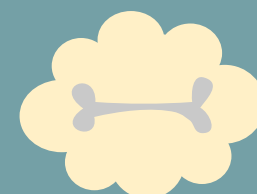
For example, you could probably make a birdhouse with just two tools, a saw and a hammer. But if you want to build a car or a house you can live in, that saw and hammer won't get you too far. You'll need more tools — a lot more. The more tools (money) you have, the more things (assets) you can build — and the more you can afford

the things you want.

Where you keep your money is also a lot like where you keep your tools. For example, a hammer is a tool you might use all the time, so you keep it handy in the household toolbox. A shovel, though, is a tool you don't use as often, so you keep it out in the tool shed. You don't see it all the time, but you can get it when you're ready to dig a hole.

Banking accounts are similar to toolboxes and sheds. Some money, like spending money, you want around all the time, so you keep it handy in, say, a checking account. But money you're saving toward a new video game system is a more specific tool, so you would store it in a savings account for just that purpose. Knowing what you want to use your money for will help you decide where to keep it.

Money is an important tool for achieving our goals in life; put yours to work for you.





What's the real cost of your first car?

Seventeen-year-old Jason bought a car for \$2,400. He was excited and felt that he got a great deal with a low monthly payment. But six months later, his “really cool car” sits in the driveway most of the time because he can't afford to drive it. Evaluate the actual cost of car ownership before buying a car. Start with the following list:

Licensing and registration:

The cost of registering a vehicle can vary, but plan to set aside a few hundred dollars to cover these expenses each year.

Insurance: All drivers are required to carry minimum amounts of bodily injury or personal injury protection and property damage liability coverage to drive a car. Rates vary based on your driving record, where you live, gender, age, marital status and the type of vehicle.

Gas: Jason needs about \$25 every week for gas to drive his car to work and school. You can't control gasoline prices, but compact cars are more fuel-efficient than trucks, SUVs and vans.

Oil: The consequences of neglecting this service can be costly. Change your oil every three months or 3,000 miles. The process takes about 30-45 minutes and costs about \$30-\$40. Save money by changing the oil yourself.

Maintenance: It cost Jason \$225 to replace the muffler. If you're buying a used car with higher mileage, think about frequently used and exposed parts: exhaust system, windshield wipers, brakes, tires, lights and so on. Repairs can be costly, so be prepared by saving now for these unexpected costs.

Car ownership, like other big purchases, is more expensive than Jason initially estimated. Consider all of these factors before getting the keys to your first set of wheels.

Get a head start

Think you'll put off saving till you're older? Consider this: A 25-year-old who invests \$2,000 a year for just eight years — never investing an additional dollar after the age of 33 — will earn more by the age of 65 than a 35-year-old who invests \$2,000 every year for 32 years, even though the 35-year-old invests four times as much.

How can that be? The power of compound interest, when money makes more money. When you're younger you may only be earning a fraction of what you will earn later on, but time is definitely on your side. By taking advantage of compounding earning potential, your money will do most of the work for you.

So dig in and start now.

Break it down

Many (if not most) people get overwhelmed when talking about large sums of money. If you're one of those people, simply break the process down to numbers you're more comfortable with.

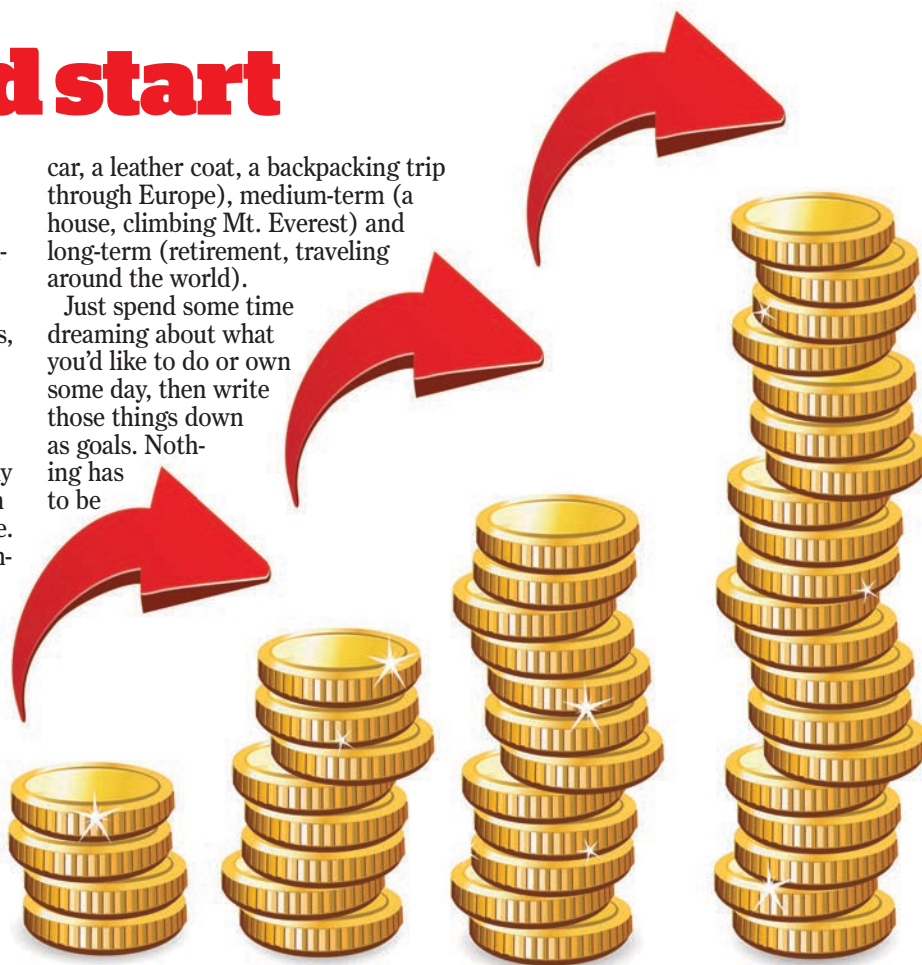
Let's take the example above. That 25-year-old invested \$2,000 a year, which may sound like a lot. But break the number down into monthly amounts (around \$160 a month) or weekly amounts (around \$40 a week). Could you save/invest \$40 a week? Still too high? Do what you can. You'll be surprised at how quickly it adds up. The key here is to save and invest as much as you can and be as consistent as possible in your investing.

Set your goals

An important step in keeping motivated toward saving is to set goals for yourself. It might help to divide the goals into categories, such as short-term (a

car, a leather coat, a backpacking trip through Europe), medium-term (a house, climbing Mt. Everest) and long-term (retirement, traveling around the world).

Just spend some time dreaming about what you'd like to do or own some day, then write those things down as goals. Nothing has to be



set in stone. Your goals can (and probably will) change.

Once you've set your goals, estimate how much money you'll need to meet each one. These numbers might seem staggering at first — don't get discouraged. Remember to break the numbers down into monthly or weekly increments. If you need help, you can go online to financial planning websites such as ihatefinancialplanning.com and use one of their many “calculators” to see how much you'll need to save each month to reach your goal.

Pay yourself first

Unfortunately many people think things like setting goals, budgeting, and saving are restrictive. Those things tie up all your money and keep you from having fun, right? Wrong. Setting goals, budgeting and saving are simply ways to pay yourself first. Try this: Keep track of your spending for one month and add up how much you've paid the local pizza joint, video store and your favorite hangout — all the things you do for fun. Now compare that to how much you've paid yourself (saved) over that same month. Without setting goals, budgeting, and saving, you'll work every day, five days

a week for 40-something years for everyone but yourself.

So, pay yourself first. Here's how:

- Create a budget that sets aside money for your short-, medium-, and long-term goals and stick to it.
- If it's available, have your bank or employer deduct your savings directly from your paycheck.
- Once you start working full time, sign up for your company's retirement program as soon as you are eligible. Many companies match what an employee contributes, so be sure you take advantage of those additional funds. (It's free money!)

ACTIVITIES

- Look through your newspaper's career section, or with your teacher's permission, go online to look up the salaries and requirements for jobs you are interested in. Earning the salaries that are listed, could you afford to save \$40 a week?
- Go through your daily newspaper looking for classified ads, car ads and articles on cars. Based on the ads and articles, choose a car that you would like to own one day. Do some research, either in the newspaper or, with your teacher's permission, online and find out the price of the car. Saving \$100 a month, how long would it take you to buy the car? \$200 a month?
- If you only looked at new cars, you might be discouraged by how long it would take you to save up for it. Go through your newspaper again, looking only for used cars. Are there older models of your dream car that cost less? How much older? How much less? Find a used car that you would like to own some day and figure out how much you'd have to save each year to buy it.

Hey! Where did all my money go?

Jobs such as babysitting or mowing lawns usually pay cash, but for a regular job, most people get paychecks. Attached to that paycheck is something called a pay stub, which may have words and figures that are unfamiliar to you.

The first time you get a paycheck, you may notice two different amounts on the pay stub: your gross pay and your net pay.

The gross pay is usually listed at the top. It equals your hourly wage times the number of hours you worked. If you make \$6 an hour and you worked 10 hours, your gross pay would be \$60.

Under the gross pay you'll see a list of words with amounts out to the side.

Words like:

- Federal Income Tax
- State Income Tax
- FICA

The numbers next to those words are subtracted from your gross pay. What's left over is your net pay. That's the amount you get to keep.

Federal income tax and state income tax are taxes you pay for living in your state and for living in the United States. "FICA" actually means Social Security. That's money that you pay into a fund and that will be paid back to you when you retire.

What's interest?

Interest is money that a borrower pays a lender. When you borrow money from a bank to buy a car or house, you must pay back the money plus interest.

But when you put your money into a savings fund, the bank borrows that money from you to use in their business, so the bank pays you interest.

For example, if you invest \$2,000 in a certificate of deposit (CD) and your bank pays 4% interest on CDs, then the bank will add \$80 (4% of \$2,000) to your account at the end of that year. Now you have \$2,080. At the end of the next year, if you've kept that \$2,080 in that CD, the bank will put \$83.20 (4% of \$2,080) into your account. Now you have \$2,163.20 and you haven't had to add a dime! Now that's interesting!

interest will he receive the first year? The second?

Go through your newspaper and clip out ads that list interest rates for various types of savings funds. Read the ads carefully to see what sort of stipulations are put on the interest rates. Do you have to deposit a certain amount of money? Keep the money in for a specified length of time? Which types of savings vehicles pay the highest interest rates?

Which the lowest?

The Social Security fund is often in the news. Visit the library, or with your teacher's permission, search for and read articles about Social Security on the web. What are the issues surrounding this program? Are there different sides to the issues? Do you find yourself leaning to any particular side? If so, write a letter to your newspaper's editor, expressing your opinion.

POP QUIZ

You are a human resource when:

- a) You are working at the local supermarket
- b) You are relaxing by the pool
- c) You get up in time to catch the bus to school
- d) You do all your weekend homework on Friday night

You are a human resource whenever you are engaged in an activity for which you are being paid or for which you would pay someone else. So, unless you're employed as a lifeguard, you probably aren't earning any money poolside. Human resources possess knowledge and skills that make them valuable to employers. Valuable employees get hired and paid.

What skills do you currently have that are saleable? Are you reliable, punctual, creative, artistic, mathematically inclined? While you are not yet qualified to perform brain surgery, as a human resource, you do possess job skills. Your willingness to show up at work on time and to work conscientiously is one of your most marketable qualities.

What is your dream job? If you could work at any job, what would it be? What would be the ideal conditions? Would you work indoors or outdoors? Would you work alone or on a team? Would you work with children, plants, microbes, motors? Begin planning now to develop the skills necessary to do the job of your dreams. What level of education is required? What special skills or abilities will you need to develop? Where will you be able to get work experience, an internship, or an apprenticeship? Do you know anyone in the field who can advise you on how to get started?

You are developing yourself as a valuable human resource through attention to your schoolwork, planning for college or other training, and a part-time job. This effort is an investment in your future you can start making now.

SHUTTERSTOCK

ACTIVITIES

Figure the interest on the following savings accounts:

1. Mr. Jones has \$49,000 in the bank and is getting 2% interest. How much interest will he receive the first year? The second?
2. Ms. Simpson has \$235,000 in the bank at 3% interest. How much interest will she receive the first year? The second?
3. Jason Quinn has \$8,705 in the bank at 1.5% interest. How much

HOW MONEY SAVVY ARE YOU?

Correct words are provided below, but see if you can figure it out first.

- BUCK EXPENSE SAVINGS
- BUDGET INCOME TREASURY
- CREDIT INTEREST TREES
- DEBT LINCOLN WANT
- DENVER NEED WITHDRAWAL
- DEPOSIT PENNY
- DIME PRESIDENTS
- EVIL



ACROSS

2. A famous quote of Ben Franklin's is "A _____ saved is a _____ earned."
5. A phrase referring to something that is easy to get and therefore of little value: "A _____ a dozen."
6. A slang term meaning money: dead _____.
8. A helpful plan used to keep track of money earned, spent, and saved.
12. Which president is featured on the penny?
13. To remove money from a bank account.
17. Parents around the world annoy their children with this phrase: "Money doesn't grow on _____!"
18. To put off payment for something; to promise to pay later for something received today.
19. To put money into a bank account.

DOWN

1. The government agency responsible for printing paper money.
3. Money that must be paid out for work, goods, or services received.
4. Something you cannot live without.
5. When you owe more than you can pay.
7. A bank account for saving money and earning interest.
9. Coins are made at the U.S. Mint, which has five locations across the country: San Francisco, Fort Knox, West Point, Philadelphia, and _____.
10. A well-known adage about money: "The love of money is the root of all _____."
11. A saying about money that means to get maximum value, "More bang for your _____."
14. Money paid for the use of someone else's money.
15. Something that you would like to have but could live without.
16. Money received for performing work or a service.

ACROSS: 2.) penny 5.) dime 6.) need 8.) budget 12.) Lincoln 13.) withdrawal 17.) trees 18.) credit 19.) deposit
DOWN: 1.) treasury 3.) expense 4.) need 5.) debt 6.) savings 9.) Denver 10.) evil 11.) buck 14.) interest 15.) want 16.) income



Hey readers!

The school year is more than halfway over. What have you done to improve your reading skills? Students at Northridge Elementary in Orem worked hard on just that and now they have a reason to celebrate. Nearly every single one of their 720 students are now reading at grade level. In 2015, 78% of the students were proficient in reading. That number has grown to 93%, an accomplishment the Read Today team just had to recognize. We stopped by to help them celebrate their success and encourage them to keep going. Each student at Northridge works with a team who focus on their individual needs, under the philosophy that every student matters. We are proud of each and every one of these kids and the hard work and effort their school has dedicated to making literacy a priority. Take a moment to think of your own school, inside your own classroom. What are you doing to improve literacy? If your school is doing something you think is great, we'd love to hear about it.



Women's History Month

HONORING TRAILBLAZING WOMEN IN LABOR AND BUSINESS



Labor Day Parade, float of Women's Trade Union League, New York, Sept. 7, 1908

LIBRARY OF CONGRESS

Women's History Month honors and celebrates the struggles and achievements of American women throughout the history of the United States to gain rights not simply for themselves but for many other underrepresented and disenfranchised groups in America.

Women's History Month had its origins in 1980 when President Jimmy Carter issued the first presidential proclamation declaring the Week of March 8, 1980 as National Women's History Week.

"From the first settlers who came to our shores, from the first American Indian families who befriended them, men and women have worked together to

build this nation. Too often the women were unsung and sometimes their contributions went unnoticed. But the achievements, leadership, courage, strength and love of the women who built America was as vital as that of the men whose names we know so well.

"As Dr. Gerda Lerner has noted, "women's history is women's right." It is an essential and indispensable heritage from which we can draw pride, comfort, courage and long-range vision.

"I ask my fellow Americans to recognize this heritage with appropriate activities during National Women's History Week, March 2-8, 1980.

"I urge libraries, schools, and community organizations to focus their observances on the leaders who struggled for equality — Susan B. Anthony, Sojourner

Truth, Lucy Stone, Lucretia Mott, Elizabeth Cady Stanton, Harriet Tubman and Alice Paul.

"Understanding the true history of our country will help us to comprehend the need for full equality under the law for all our people.

"This goal can be achieved by ratifying the 27th Amendment to the United States Constitution, which states that "Equality of Rights under the Law shall not be denied or abridged by the United States or by any state on account of sex."

— President Carter

In 1987, after being petitioned by the National Women's History Project, Congress designated the month of March 1987 as "Women's History Month."



Who pays for college: parents or students?

When it comes to college expenses, it's important to set expectations early. Have a discussion about money with your parents before heading out to college. Make a list of all of your expenses — tuition and fees, room and board, books and supplies, personal expenses and transportation — to find out exactly what you will each plan to cover.

Ask specific questions, such as:

- Will you be able to provide for me financially while I'm in college? If so, how much and how often?
- Will you pay me an allowance or a stipend weekly, biweekly or monthly?
- Do you expect me to work while enrolled in school? If so, how many hours a week should I work?

If you and your parents decide a part-time job will help pay for college expenses, create your resume now. Consider asking your admissions counselor about on-campus job opportunities. This will give you a jump-start on the job application process.

Even though financial discussions may be new territory, it will make your life easier by limiting debt after graduation and reducing stress while in school. Luckily, you aren't the only member of your team. Utilize the guidance of your parents, financial aid counselors and financial institution to get support along the way. With a little preparation, you'll call your parents more often to chat instead of requesting emergency cash.

Honoring women

The 2017 theme for National Women's History Month honors women who have successfully challenged the role of women in both business and the paid labor force. Women have always worked, but often their work has been undervalued and unpaid.

The 2017 honorees represent many diverse backgrounds and each made her mark in a different field. Additionally, the honorees' work and influence spans three centuries of America's history. These women all successfully challenged the social and legal structures that have kept women's labor underappreciated and underpaid.

Facing stark inequalities in the workplace (lower wages, poor working conditions and limited opportunities), they fought to make the workplace a less hostile environment for women. They succeeded in expanding women's participation in commerce and their power in the paid labor force. As labor and business leaders and innovators



NATIONAL ARCHIVES AND RECORDS ADMINISTRATION

Eleanor Roosevelt, Isadore Lubin and The Women's Trade Union League in New York City, 1958.

they defied the social mores of their times by demonstrating women's ability to create organizations and establish their own businesses that paved the way for better working conditions and wages for themselves and other women.

They proved that women could succeed in every field. While each honoree is extraordinary, each is also ordinary in her own way, proving that women business and labor leaders can and should be considered the norm. Most

importantly, the 2017 honorees paved the way for generations of women labor and business leaders to follow.

On the following pages a few these honorees are highlighted. A full list can be found online at www.nwhp.org. Choose one and do some research to find out more about them. Think about what interests you. Could you find a way to develop something you are passionate about into something big or small that would change people's lives?

TIMELINE: WOMEN IN LABOR

1864: Kate Mullany organizes the Collar Laundry Union, considered the first sustained female union.

1866: Black women laundresses in Jackson, Mississippi, organize a union and strike for higher wages.

1888: Knights of Labor agrees to admit women.

1897: Leonora O'Reilly organizes the United Garment Workers of America.

1899: The National Consumers' League is formed and seeks to improve working conditions for women.

1900: International Ladies Garment Workers Union is formed when seven local unions combine.

1903: The Women's Trade Union League is formed, becoming the first national association committed to organizing women workers.

1905: Lucy Gonzalez Parsons participates in the founding of the Industrial Workers of the World.



- **1919:** The National Federation of Business and Professional Women's Clubs is founded.
- **1920:** Congress creates the U.S. Department of Labor Women's Bureau.
- **1930:** Rosina Tucker helps found the Brotherhood of Sleeping Car Porters, the first African-American labor union.

- **1938:** Luisa Moreno becomes vice president of the United Cannery, Agricultural, Packing and Allied Workers of America, the first Hispanic-American vice president of a major labor union.

- **1941:** The U.S. enters World War II; seven million women become industrial workers and 400,000 women join the military.

- **1950:** The Salt of the Earth Strike is the first major strike led by women.



- **1965:** Dolores Huerta is the first female leader of the farm workers union.
- **1974:** Addie Wyatt and others found the Coalition of Labor Union Women.
- **1983:** The American Federation of State, County and Municipal Employees (AFSCME) Women's Rights Department is created.
- **1986:** AFSCME wins a \$100 million sex discrimination settlement against Washington State, and 35,000 state workers get pay increases.
- **2008:** Yvonne Walker breaks racial and gender barriers when she becomes the first African-American woman president of SEIU Local 1000.

Breaking the glass ceiling

1930 – present

First woman stockbroker to be permitted on the floor of the New York Stock Exchange (NYSE).

Norma Hason Nahmias Yaeger is a trailblazing stockbroker who fought for women's right to join men on the floor of the New York Stock Exchange. She went on to found a mutual fund and two security brokerage firms.

Norma Hason Yaeger, of Sephardic Jewish heritage, married young, stayed at home with her children, and deferred to her husband as the breadwinner. After her husband lost his job, Norma started dreaming of a better life and knew the one thing that interested her most was the stock exchange. In 1962 Norma enrolled in the Hornblower & Weeks, Inc. stockbroker-training program and became the first woman graduate. Not knowing any other women in the industry, she

successfully fought to join her male classmates on the New York Stock Exchange floor. The NYSE did not previously allow women on the floor and Yaeger is recognized as the first woman stockbroker to break that barrier. Norma also became the first woman on the Hornblower & Weeks Management Advisory Board.

Yaeger remarried and moved to California where she started the registration of the state's first Money Market Mutual Fund, The Liquidity Fund. In 1981 Yaeger opened her own brokerage firm, Yaeger Securities. She opened a second firm in 1991, Yaeger Capital Markets, to service government pension plans. At the height of her career, Yaeger's firms did millions of dollars of trades each day. Norma held licenses with the New York Stock Exchange, National Association of Security Dealers, Chicago Board of Options, and the Commodity Exchange. She sold her firm and retired in 1998.

NORMA
YAEGER



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The following year Representative Loretta Sanchez (D, CA) presented Yaeger with the United States Congress Award.

Now in her 80s, she continues to give lectures across the country on women's empowerment. In 2014, Yaeger published her memoir, "Breaking Down the Walls."

ACTIVITY

Looking through your newspaper, can you find an article on a woman who has accomplished something admirable living in your area? If so, invite her to speak to your class. Be sure to prepare a list of reporter's questions.

Fighting against workplace discrimination

LILLY
LEDBETTER

1938 – present
Equal pay activist

Lilly Ledbetter took her case of employment discrimination all the way to the U.S. Supreme Court and beyond. Today she is a women's rights and civil rights activist and sought after speaker.



NWHF

better.

In 1998, after 19 years with the company, Ledbetter received an anonymous note informing her that she was paid significantly less than men doing the same job. In response, Ledbetter filed a sex discrimination case against her longtime employer.

The case, Ledbetter v.

Goodyear Tire & Rubber Co., was tried and found in Ledbetter's favor, but Goodyear appealed and her win was reversed. In 2007 the U.S. Supreme Court ruled 5-4 against Ledbetter, arguing that she would have had to file her complaint within 180 days after receiving her first discriminatory paycheck. Justice Ginsberg's dissent argued that Ledbetter couldn't have filed suit earlier

because she was not aware of the pay inequity; Ginsberg urged her to keep fighting.

Ledbetter did keep fighting. In August 2008 she spoke about pay equity at the Democratic National Convention. On Jan. 29, 2009, President Obama signed the Lilly Ledbetter Fair Pay Act into law. The new law loosens the time restrictions on filing discrimination cases, allowing the 180-day clock to reset every time an individual experiences an act of discrimination. Despite this victory, Ledbetter never received a settlement from Goodyear.

Ledbetter is now an activist, urging women and minorities to fight for their civil rights. In 2012, she released her memoir "Grace and Grit: My Fight For Equal Pay and Fairness at Goodyear and Beyond."

WOMEN'S EMPLOYMENT FIRSTS

1650: Anne Bradstreet is the first published American woman author.

1707: Henrietta Johnston is a portrait artist in Charles Town, South Carolina, making her the first professional woman artist in the U.S.

1795: Anne Parrish establishes the House of Industry in Philadelphia, the first charitable organization for women in the U.S.

1809: Mary Kies is the first woman to receive a patent for her method of weaving straw with silk.

1837: Oberlin College is the first college or university to admit female students. Women students are required to do laundry and cooking for the male students.

1849: Elizabeth Blackwell graduates from medical school and becomes the first woman physician in the U.S.

1859: Harriet Wilson publishes "Our Nig: or, Sketches from the Life of a Free Black," making her the first African-American novelist.

1866: Lucy Hobbs is the first woman to graduate from dental school.

1869: Arabella Mansfield is granted a law license in Iowa, making her the first woman lawyer in the U.S.

1873: Ellen Swallow Richards is the first woman to graduate from Massachusetts Institute of Technology; she goes on to become the first female professional chemist in the country.

1885: Sarah E. Goode is the first African American woman to earn a patent for her bed that folds into a cabinet.

1896: Alice Guy Blache is the first American woman filmmaker.

1914: Mary Davenport-Engberg is the first woman to conduct a symphony orchestra in Bellingham, Washington.

1916: Jeanette Rankin of Montana is the first woman elected to the U.S. House of Representatives.

1931: Maxine Dunlap is the first woman to earn a glider pilot license.

1946: Edith Houghton is the first woman hired as a major-league baseball scout.

1970: Diane Crump is the first woman jockey to ride in the Kentucky Derby.

1983: Sally Ride is the first American woman astronaut to travel into space.

1985: Penny Harrington becomes police chief of Portland, Oregon, the first woman police chief of a major U.S. city.

1985: Wilma Mankiller is the first woman chief of the Cherokee Nation.

1993: Sheila Widnall becomes Secretary of the Air Force, the first woman to lead any branch of the military.

Women in labor history

LUCY GONZALEZ PARSONS

1853 – 1942

Labor organizer and socialist leader

Lucy Gonzalez Parsons was a labor organizer, radical socialist and anarchist. She was a founder of the Industrial Workers of the World and was a prolific writer and speaker. At the height of her activism, Parsons was described by the Chicago Police Department as “more dangerous than a thousand rioters.”

Parsons had Native American, African American, and Mexican heritage and may have been born into slavery. She married Albert Parsons in 1871. Due to intolerance of their interracial marriage, the couple was forced to move north from Texas. Relocating to Chicago, Illinois, the Parsons became increasingly involved in revolutionary activism championing workers’ rights, political prisoners, people of color,

the homeless and women. Parsons wrote for multiple radical publications including *The Socialist*, and *The Alarm*, the journal of the International Working People’s Association. The Parsons were arrested numerous times for giving public speeches and distributing anarchist materials. In 1887, her husband was arrested and subsequently executed in Illinois for his assumed involvement in the Haymarket Riot, believed by many to be a frame-job.

In 1905, Parsons was a founder of the Industrial Workers of the World, an international organization that believes that all workers should unite as a social class. Focus on class struggles of poverty and unemployment, Parsons, in 1915, organized the Chicago Hunger Demonstrations, sparking a huge demonstration the following month with collaboration from the American Federation of



NWHP

Labor, the Socialist Party and Jane Addams’ Hull House. Parsons is credited with envisioning strikes of the future, where rather than walking out strikers would stay in and take over the property of production, what would become sit-down strikes in the U.S.

Parsons continued giving public speeches well into her 80s. She died in a house fire in 1942 at age 89. In 1970 the Lucy Parsons Center, a Boston based radical bookstore, was founded. The city of Chicago named a park in her honor in 2004.

Women in government

ALEXIS HERMAN

1947 – present

Presidential advisor, Secretary of Labor and civic leader

Born in Mobile, Alabama, Alexis Herman began her career working for Catholic Charities helping young people find work. At the age of 29, President Carter’s appointment made her the youngest director of the Women’s Bureau in the history of the Labor Department. In 1992, she became the first African-American woman to serve as an Assistant to the president as the Director of the White House Office of Public Liaison. On May 1, 1997, Herman was sworn in as America’s 23rd Secretary of Labor and the first

African American ever to lead the United States Department of Labor. During her tenure as a member of the President’s Cabinet she also served as a valued member of the National Economic Council.

As Secretary, Herman focused on a prepared workforce, a secure workforce, and quality workplaces. With that mandate in mind, she consolidated the Department’s wide array of skills development programs into a simpler, more efficient system. Herman led the effort to institute a global child labor standard, moved people from welfare to work with dignity, and launched the most aggressive unemployed youth initiative since the 1970s. Under her tenure, unemployment reached a 30-



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year low and remains so today. The nation witnessed the safest workplace record in the history of the Department of Labor.

Currently Herman serves as chair and CEO of New Ventures, LLC a Risk Management Firm. She continues to lend her expertise and talent to many corporate enterprises and nonprofit organizations.

SOURCE: www.nwhp.org

CHECK IT OUT

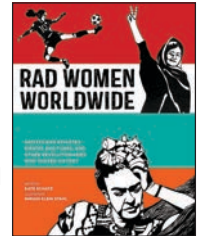


The City Library
THE SALT LAKE CITY PUBLIC LIBRARY SYSTEM

Celebrate Women’s History Month with these inspiring reads chosen by the librarians at Salt Lake City Public Library.

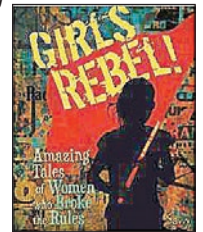
“Rad Women Worldwide: Artists and Athletes, Pirates and Punks, and Other Revolutionaries Who Shaped History,” by Kate Schatz. “Rad Women Worldwide” tells

fresh, engaging, and amazing tales of perseverance and radical success by pairing well-researched and riveting biographies with powerful and expressive cut-paper portraits.



“Girls Rebel!: Amazing Tales of Women Who Broke the Mold,” by Heather E. Schwartz. The incredible

women featured in this book fought for their beliefs, broke society’s rules and forever changed the world.



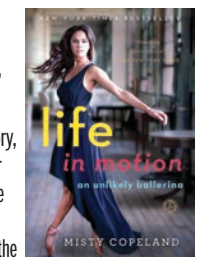
“Wangari Maathai: The Woman Who Planted Millions of Trees,” by Franck Prevot. Maathai received the

Nobel Peace Prize in 2004 for her efforts to lead women in a nonviolent struggle to bring peace and democracy to Africa through its reforestation.



“Life in Motion: An Unlikely Ballerina,” by Misty Copeland. Copeland makes history,

telling the story of her journey to become the first African-American principal ballerina at the prestigious American Ballet Theatre.



“Almost Astronauts: 13 Women Who Dared to Dream,” by Tanya Lee Stone. What does it take to be an astronaut? Excellence at flying, courage,

intelligence, resistance to stress, top physical shape – any checklist would include these. But when America created NASA in 1958, there was another unspoken rule: you had to be a man. Here is the tale of 13 women who proved that they were not only as tough as the toughest man but also brave enough to challenge the government.



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