Exploring the connection between imagination and unicorns

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My daughter Kelli and I believe in unicorns. We have ever since she was a small child. Her 4th grade painting of the majestic creature still hangs on an upstairs wall and serves as a tribute to this belief.

Unicorns are magical, of course. They’ve been around for thousands of years. They represent strength, grace, finesse and mystery. They symbolize the power of imagination.

Imagination is the ability to form a mental image of something that cannot be perceived through the senses. We can’t physically touch it, feel it or taste it. But that doesn’t mean it’s not real.

The power of imagination is the ultimate creative power. Without it, our world would always stay the same. New products would stay uninvented, new thoughts would remain buried in the recesses of brains, and the same old problems would be solved in the same old ways ending in the same old results.

Albert Einstein was perhaps the greatest proponent of creative imagination. He said that “imagination is even more important than knowledge,” and he focused on improving his own imaginative strategy. You’ve got to admit that he did a fairly decent job of solving some complex problems and developing a few worthwhile theories.

We use our imaginations when we plan parties, meetings or dinner. We use it when we dress ourselves (some more imaginative than others!), discuss new ideas, or visualize events yet to come. Strong imagination is a key ingredient to success in life.

If we can visualize or imagine scoring a goal on the soccer field, hitting a high note in choir, or baking the perfect German chocolate cake, we have a much better chance of accomplishing what we set out to do.

Positive imagination is critically related to both accomplishment and happiness in life. As with most worthwhile endeavors, we have to muscle up and do a bit of work to maximize potential.

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Growing an adventurous eater

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I wanted my kids to be good eaters, and as it turned out, they were. It was important to me because good nutrition is based on variety and new experiences, including food as one of life’s pleasures. Adventurous kids were a joy to feed because we could all eat the same things.

Adventure guides were multi-generational. Grandpa’s wicked pleasure was to introduce his grandchildren to pricey menu items like shrimp. I only got a taste of other children’s skittishness about food when friends would come over and eat such limited menus as toasty o’s, bananas and mashed potatoes. That is when I would count my blessings.

Lots of factors go into growing an adventurous eater, including how adventurous Mom is. Last year I learned of research that found the tastes and characteristics of a mother’s diet are shared with her fetus in utero as well as in breast milk. So, amniotic fluid and breast milk reflect the culture into which the baby is born. Breast milk acts as a “flavor bridge” to table foods, paving the way to their introduction.

For those of us past the “New Mom” stage, there are still plenty of ways we can encourage open-mindedness about new food experiences.

• Avoid being a short-order cook. This is the most valuable lesson. “You do not have to like it or eat it, but this is what we are having. Eat the things here you do like. Or you can wait for the next meal.” (Make sure there is always something safe and familiar available.) Kids do not shrivel up and die by missing a meal.

• Eat together. Children are less balky about foods when they are sharing the experience of eating together as family and can watch older members enjoying food and telling stories.

• Keep it light. Include children in the conversation. “What animal do you think eats the strangest food?” “Who is your favorite superhero?”

• Add flavor. Kids may have delicate taste buds, but they really do notice when something tastes good. Try fixing vegetables new ways. Add a pinch of sugar and a dash of ginger to the carrots. Put a little garlic in the potatoes. Bland is blah at any age!

• Get the rest of the family involved in the selection and preparation—including Dad. Try make-your-own sandwich nights, salad bar or personal pizza nights. Take the kids to the farmers market to pick out new fruits or veggies to try. Personal ownership in what is chosen or assembled really takes the heat off Mom and avoids food battles.

This technique can be especially handy with stepchildren. Stepparents often struggle for the balance between “let’s get along” and “these are our house rules.” Freedom to choose what to eat from what is offered, and how much, keeps the family table a safe place to be.

Personal-Size Pizza Recipe

Pitas make an easy personal-size pizza crust. This recipe is from Zonya Foco’s Lickety-Split Meals. Let each person assemble his or her own.

For each pizza:
1 whole-wheat pita
3 T. spaghetti sauce
Pinch of dried oregano
Pinch of dried basil
½ ounce of lean ham, diced
2 T. sliced green pepper
2 T. sliced onion
2 mushrooms, sliced
¼ cup reduced-fat shredded mozzarella cheese
1 T. grated Parmesan cheese
Dash red pepper flakes

Turn oven to broil and set rack 6” from heating element. Leave the door ajar. Lay pita flat on baking sheet. Spread with tomato sauce, add herbs and toppings. Complete by sprinkling with cheeses and pepper flakes. Broil 2 - 4 minutes or until cheese is melted and browning. Add a tossed salad and fruit for dessert.

Each pizza: 300 calories; 5 grams fat, 43 grams carbohydrate, 22 grams protein, 4 grams fiber, 800 mg sodium.
10 things you need to know about banking  
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For many people, banking seems straightforward—deposit money and write checks. But there are actually many details you need to know about banking to make sure you’re holding on to all of your money and not spending money on fees, or spending too much time correcting problems.

Always make sure you read the disclosures your financial institutions provide so you know the rules that go along with having an account. For example, free accounts are only free if you follow all the rules and avoid using products and services that incur fees.

1. Before you write a check, make sure your checking account has enough money in it to cover the check. A federal law known as Check 21 makes it easier for banks to electronically transfer check images instead of physically transferring paper checks. This means your checks process faster, so money may be deducted from your checking account faster—possibly within the hour.

2. Direct deposit can help you make saving a habit. You can even direct deposit your paycheck into multiple accounts: your regular checking account, and possibly a separate emergency savings account where your money is less available for spending. Take advantage of this easy, effortless way to make savings automatic—to help you reach your financial goals.

3. Open your statements as soon as they arrive in the mail. You only have 60 days to check your statement and correct errors. Some financial institutions even limit the time frame to 30 days. Although you might not always be happy about the “damage” you have done, you need to make sure the damages are all yours and not bank error or identity theft.

When you use your debit card, you are giving people information they can use to access money in your bank account.

4. Protect yourself from check fraud. Fill out your checks properly. This means filling in all spaces to avoid someone being able to add numbers or names to your check. Use a gel pen to prevent people from washing information off your check and rewriting your check with a new amount and payee. Avoid putting account numbers on checks if you can. If you must put account information, limit it to the last four digits of your account.

5. Reduce the risk of identity theft. Go electronic, and keep your financial information out of your mailbox. Stealing mail is one of the top ways identity thieves get your personal information.

6. ATM deposits may not be available immediately. Most banks and credit unions do not consider the money you deposit into an ATM to clear your account until it makes its way inside the financial institution. Your deposit may take one or two business days to clear—and possibly longer—depending on the type of check deposited.

7. Beware of joint accounts. If the person sharing your bank account is not your spouse, you have essentially gifted that person half your account by adding his/her name to your account. You also have put your account at risk to claims by creditors or the spouse of your joint account holder. The best way to provide someone access to pay your bills is by giving him/her a Power of Attorney, not by joint ownership of your account. If you want someone to inherit your property, name him/her as “Pay on Death” on your account.

8. Overdraft protection is not free if you use it (other than on an attached savings account). It often costs a fee per check you overdraft or debit overdraft, plus interest on the balance you owe, until your overdraft is paid off. If your credit card is tied to your account for overdraft protection, you are paying 18 percent to
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Here are a few exercises that might help:

• **Be curious about everything.** The world is an amazing place. Learn about those things that interest you, but you’ve never taken the time to explore.

• **Imagine yourself in a forest.** What’s behind that tree? Is the rock moving? What did that gnome say?

• **Hang around with creative people.** I’m not sure about osmosis, but I think creativity sometimes rubs off. At least, you’ll have your thinking stretched.

• **Give yourself permission to daydream.** Take time from the “busyness” to sit back and imagine what might be.

• **Ask different questions.** George Bernard Shaw said: “You see things and you say, ‘Why?’ But I dream things that never were and I say, ‘Why not?’”

• **Read a few books that expand the imaginative process.** Like *Harry Potter*, *Wicked*, *Where the Wild Things Are*, or *Fahrenheit 451*.

Increasing imaginative skills is more serious than providing amusement for yourself and others. It can actually improve the quality of your life. The process is much easier if you believe in unicorns.

10 things you need to know about banking  (continued from page 3)

25 percent interest for your overdrafts until you pay them off. If multiple checks hit your account at the same time, the bank will generally process checks for the largest amount first, leaving the others to overdraft if you don’t have enough money in your account to cover all of them.

9. **When you use your debit card, you are giving people information they can use to access money in your bank account.** Be careful where you use your debit card. Only use your debit/check card at merchants you trust. Don’t use it to make purchases over the Internet. Prevent problems from happening by protecting your accounts.

10. **ChexSystems is the consumer reporting agency that banks and credit unions use to review your banking history.** If you have negative information in your ChexSystems report—and if a financial institution closes your account due to overdraft problems, account abuse, or even fraud—it could be five years before a bank or credit union will open another account for you. Take care of your accounts!