

Consumer Decision Making Study Guides

2023

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Cell Phones

Consumer Decision Making Study Guide: Cell Phones

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Cell phones have become part of everyday life for many but finding the right one can sometimes prove difficult. Phones have become easily available and come equipped with a multiple of features you may or may not need. With big differences in price, plans, coverages, and features, selecting the right phone for you may seem daunting. Doing some research and figuring out what you really want in a phone can save lots of frustration and possibly significant money especially when the cost can easily exceed a thousand dollars.

Things to consider before purchasing a phone

1. What do I want?

For some, a cell phone is simply a communication device, while for others it's a connection to the world. It's a way to connect with friends through social media, snapchat or Instagram. It's a way to do research for that next school paper. It may even be a way to go head-to-head with friends through gaming apps. When looking to purchase a phone its important to develop a clear list of wants and needs. These will determine your choices and possibly what you can afford or not afford.

2. Which phone should I choose?

With the constant advances in technology, phones change constantly so it's important to look for one that will work for at least a couple years. When selecting a phone, ask yourself the following questions:

- Does it work with my network?
- Is it unlocked?
- If I switch carriers, can I take it with me?
- What operating system does it have?



3. How should I pay for a phone?

Years ago, companies would offer huge discounts as part of your plan, locking you into a two-year contract that would cover both the cost of the phone and cell service.

However, times have changed, you now have several options for payment without signing a contract. There are three general options when it comes to purchasing a phone.

1. Pay up front- depending on the cost of the phone this may or may not be a possibility. If you are opting for less expensive phone, this may be the way to go. With this option, your monthly bills will be lower, and you may be able to switch carriers easier. Like with most things the price on the sticker is not the final price. If

purchasing the phone outright be sure to include taxes and state/federal fees, these can add up to 20% on to your bill.

2. **Make installments-** Many providers will allow you to make 24 monthly installment payments to cover the cost of the phone. Like with most things, make sure you read the fine print. Make sure there are no surprises. Ask- What happens if I make a payment late? What if I want to pay it off early?
3. **Lease a phone-** If you like to replace your phone often, leasing may be the way to go. However, leasing a phone is different than making payments. When you lease a phone, you are also paying interest which adds to the cost. It's important to read the fine print here as well. If you are leasing or making installments, ask your carrier to provide you with an estimate monthly bill that includes taxes and fees.

If simply looking for a communications device, looking into prepaid calling plans and the basic cell phone, may be an option to help reduce the cost of the phone.

4. Is there a trial period?

Talk to your carrier about a trial period. If offered, you may have 30 days to try the phone out. Do you like the way it works? Is it easy to operate? Do you have service at home, at school, or at work?

Reasons to purchase a new phone

If you have been in the phone game for a while, it may be time to purchase a new phone. But, how do you know its time? Here are some things to take into consideration when replacing a phone.

1. Lagging in Performance

Let's face it, your phone probably sees a lot of wear and tear. Some of these are fixable like cracked screens or poor battery life. What's not always fixable is the performance aspect. As system upgrades are made, the performance of your phone may be affected. If your phone is having sluggish response times or frequent crashes, it may be time to replace it.

2. Security Updates

With changes in technology comes changes in security needs. The security updates available for your phone depend on what operating system you have. Apple, Google, and Samsung all offer scheduled security updates for a different number of years and may vary by model. If your phone is older and no longer receiving updates its time to place it.

Other things to consider

1. Biometrics

Your phone's biometrics uses fingerprints, facial recognition or even voice recognition to identify individuals.

2. Optional Bells and Whistles

Cameras- one thing that continues to improve on our hand-held devices are the cameras. If pictures are a major part of why you have a phone do some research on the

best options available. Many phones have multiple cameras, wide angles, zooms, portrait or night mode and macro photography.

3. **Wireless Charging**

One of the new advancements available in wireless charging. Say goodbye to those cords and hello to mats and docks. Keep in mind, not all things are created equal. Some phones and chargers are faster than others and not all phones are compatible. When purchasing phones or charges be sure they work together.



Choosing an Operating System

Most individuals like one operating system over another, but the truth is all smartphones will browse the web, run app, provide access to email and allow you to access social media. Everything else is personal preference.

1. Android

- Offers a wide range of phones- Google, One Plus, Samsung
- Models vary in size from compact to larger than 6-inch screens
- Highly customizable- widgets and other tools allow for personalization of phone controls and desktop look
- Android's native Google search engine, Gmail, Maps app, and cloud-based Drive and Photos services are among the most widely used smartphone apps.
- Drawbacks
 - o Many phones have an older operating system and don't always get updates.
 - o Companies often layer software on top of the operating system which eats up storage.

2. Apple IOS

- Operating System interface is the same from carrier to carrier and almost identical to iPad
- Interacts easily with MacBooks, Apple Watch, and other Apple devices like Air Pods
- Siri
- Apply Pay



Resources:

Consumer Reports: Cell Phone Buying Guide 2023

School House Connection: Tip sheet for Young People: Buying a New Cell Phone and Choosing a Cell Phone Plan 2019

Multi Cookers

CATEGORY TO STUDY: Multi-Cookers

Overview

Multi-cookers are countertop appliances that can "do it all." No more need for a separate slow, pressure, rice, or steam cooker or sauté pan--this appliance handles all these tasks. It frees up space on your countertop as well as your time. Sales of multi-cookers have skyrocketed over the past several years as families have learned about this appliance's versatility. Some models are pressure cookers, all have a slow-cook function. Additional appliance functions could include air-frying, crisping, dehydrating, and sous vide.

Additional convenience factors could include clarity of the touch controls, multi-cooker programming ease, and cooking surface durability.

A Brief History of Multi-Cookers

While multi-cookers have several functions, they are well known for their pressurized cooking and slow cooking features. The first pressurized cooking pot was believed to have been made in the 17th century by Denis Papin, a French physicist. Alfred Vischer advanced pressurized cooking by introducing his Flex-Seal Speed Cooker in 1938--the first pressure cooker designed for home use on a stove. Electric rice cookers, another form of pressurized cooking, were developed in Japan in the 1950s and moved pressurized cooking from the stovetop to the countertop. Interestingly, the first electric pressure cooker patent wasn't until Chinese scientist, Yong-Guang, obtained it in 1991.

The first slow cooker was created in 1936 by Chicago-based inventor Irving Naxon. However, it wasn't until the 1950s when Naxon introduced his invention to the marketplace as the Naxon Beanery. However, this small appliance did not become popular in home kitchens until the 1970s after Rival Manufacturing bought the rights to the Nixon Beanery, updated it, and rebranded it "Crock-Pot." While it continued to be a common kitchen appliance, the slow cooker's popularity experienced a resurgence in 2005 when a new generation of cooks looked for ways to serve "from scratch" meals that didn't take time away from other family activities.

The electric multi-cooker for home use was first introduced in 2010 via Amazon as the Instant Pot®. Robert Wang was credited with inventing this hybrid of slow and pressurized cooking. Initial units were marketed as a cooking powerhouse that had functions of six appliances. The multi-cooker popularity has brought other companies into the mix, with units now being produced by companies other than Instant Pot®. Functionality has continued to advance, with some models touting ten or more different cooking functions -- with many performed in half the time it traditionally takes -- making this appliance one of the most prized appliances in today's kitchen. In fact, these multi-function wonders are now the tops of wedding registry gift lists, with a Facebook following of 1.3 million members in the Instant Pot® Community alone.

Selection Factors

Due to the nature of the appliance, there are several factors to examine when deciding which multi-cooker to purchase.

Cooking Methods:

Pressure Cooking: High-temperature steam and pressure results in cooking times up to 50% faster while retaining nutrients. Pressure cooking also tenderizes cheaper cuts of meat. This function is typically considered the most important, with a Cook's Illustrated survey indicating that 93% of respondents reporting pressure cooking was their primary use of this appliance.

Slow Cooking: **Slow-cooking** involves searing meat well in oil or butter at a relatively high temperature before the **cooking process** is finished off slowly and gently in the oven at a lower temperature. Slow cooking helps to tenderize less expensive cuts of meat, which saves money.

Rice Cooking: Multi-cookers use pressure to cook rice in a fraction of the time it takes to cook in a covered pot on the stove.

Sautéing: Instead of dirtying another pan on the stove, recipes that call for browning meat or sautéing vegetables before cooking can be done directly in the multi-cooker. Some multi-cookers may use the terms searing or browning for this function. Different temperature levels such as low, medium, or high may be included, with some models indicating an exact temperature (i.e., 350F).

Steaming: Gentle heat prevents foods from drying out and minimizes the risk of burning or scorching food. Steam-cooked foods retain more flavor, texture, and color with less vitamin, minerals, and nutrient loss.

Other food preparation methods: Some multi-cookers have additional food preparation functions such as sous vide, ferment, air-fry, baking, yogurt-making, and more.

Size: Models are available in 3-, 6-, and 8-quart sizes. The 8-quart model provides more surface area for functions such as sautéing, but the tradeoff is a comparatively heavier, larger unit.

Convenience: In addition to offering multiple cooking methods, additional convenience features include a delay start timer that allows food to be put into the multi-cooker in advance and selecting a later time to start cooking the meal. Some multi-cookers have buttons for specific dishes such as meat, fish, or rice. The keep-warm function automatically kicks in after the food is cooked and keeps it warm until it is ready to be served. Some multi-cookers may also include accommodating cooking adjustments for high-altitude locations such as Colorado. Manufacturers have also introduced units with "Smart WiFi" to control the appliance from a smart device (i.e., phone or tablet).

Alerts: Alert systems "beep" or provide a sound to alert the user when the unit is ready to perform certain functions.

Pots: Pots may be non-stick or stainless steel. While non-stick is easier to clean, stainless steel provides more even cooking.

Dishwasher Safe Insert and Lid

Accessories: Could include a stainless steel steam basket, trivet, temperature probe, and/or condensation collector.

Appliance Specifications: Including weight (ease of picking up/moving), height, width, and depth (for countertop placement).

Warranty: Length of time the product is covered for product defects.

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Fundraising

Fundraising

Consumer Decision Making Contest Study Guide

Fundraising events are a fun and exciting way to raise much needed money for your 4-H club. They are also a great way to raise community awareness about your cause, organization or non-profit. The selection of the right fundraiser to fit the organization is critical to its success. All club members must be involved in planning and carrying out a successful fundraiser.



To help ensure your fundraising event is a winner, the following components should be incorporated into your planning:

- 1. Purpose**

What is the purpose of your event? Of course, your main purpose is to raise money, but what else are you wanting to accomplish? Do you want to gain publicity for your 4-H club, establish new donors, engage 4-H alumni? It is important to determine the purpose of the event before detailed planning begins.

- 2. Goal**

Decide as a group fundraising goals. Each fundraising event you plan should be geared to raising a specific amount of money. The amount you choose should be what you hope to net, which is the amount you plan to raise after the expenses are deducted.

- 3. Select a fundraiser**

Look for the product or project that will raise the most dollars without being labor-intensive. Don't get involved in a project with "hidden" costs (shipping, prizes, etc.) that will eat up your profits. Be aware of other fundraisers in your community. You could be in competition with other organizations selling the same product.

- 4. Budget**

List all the expenses that will be required to conduct the fundraisers. Be sure to leave a little extra room for unforeseen costs.

- 5. Leadership**

Form committees to be responsible for different components of the fundraiser. Conduct regular check-ins to make sure everyone is completing tasks assigned.

- 6. Set-Up**

Plan the event set-up well in advance. Where will it be? Will food be served? Is there a bad weather plan? When can the event be set up?

7. Marketing

Just like a new product, it is important you market your fundraiser well in advance to your target audience. What tools are you going to use to market the event? Social media, direct mail, flyers, newspaper, radio, etc.

8. Thank you

One of the most often heard complaints from donors to charitable fundraising events is, “They never even said “thank you””. Make sure your club takes time to send thank-you notes to everyone who is involved with the event, including volunteers, contributors, event hosts and vendors. It is very important you keep your donors happy since you will probably be asking for another donation.



Fundraisers can be conducted in numerous forms. Examples of fundraisers range from selling bake goods and candy, walk/run/bike-a-thons, car washes, cash saving cards, raffles, spaghetti dinners and auctions, to running concessions, and grant writing. The amount of preparation, organization and manpower needed to execute the fundraisers are different for each one. So, how do you decide which one is best for your organization?

- **Entertainment coupon books, scratch-off cards and discount cards** are well known for their high profit margin that can easily reach 100%. One of the main pros when it comes to using such fundraising activities is the fact that they are quite easy to understand and even easier to use when compared to other ways of fund raising. However, they come with some cons as well. For instance, your organization will have to pre-purchase all the necessary items and try to estimate how many of them will be sold. So, you may end up with significant leftovers. Another con related to these types of fund-raising activities is the fact they are widely used by other organizations.

- **Bake sales and car washes** are very popular fundraising events. The main pro related to them is the fact that they can create a sense of community among all the participants. These events can usually be held with very little up-front expense and require a minimal planning commitment. However, they are usually not very lucrative if you are looking to raise a significant amount of money in a short period of time. If your club is considering a car wash, the most profitable method would be to pre-sale car wash tickets in advance. Advantages include:



- Having an estimate of how many people will attend the car wash
- More profit since 66% of the ticket buyers will not attend
- In the event of rain, you are not washed out.

- **Silent auctions and raffles** are popular as well when it comes to raising significant amounts of money. If you can auction or raffle some high value items, you will generate an increased interest in your participants, and this will turn out to be a profitable aspect for your organization. However, the cons related to silent auctions

and raffles include a huge amount of promotional and organizational work. You will also have to find the right site for your silent auction or raffle and deal with all the take-down and set-up tasks. Also, you will have to solicit donations for such fund-raising events and your volunteers may find this difficult to handle.

- **Walk/Run/Bike-a-Thons** are healthy fundraisers that brings families and communities together in a fun environment. Choose your sport and get moving. You can make almost any activity into a “thon”. Participants receive sponsorship for each mile, lap, etc. they walk, run or bike. Since “thons” are peer-to-peer fundraising events, participants reach out to their network of families and friends. Donors are more likely to give if they can put a face with the donation. “Thons” are easy to plan and generate moderate to high revenue.
- **Product Sales** are the most popular type of fundraiser for schools and small youth organizations. From cookies and doughnuts to candy bars and popcorn, product sale fundraisers are generally the first type of fundraiser organizations consider. Product sales are great solutions for meeting small fundraising needs. On the positive side, they can be done quickly and require little money up front. They are also easy to understand and implement. On the negative side, product sale fundraisers often raise far less than expected. They are usually not able to raise significant money to meet larger fundraising needs. For example, consider a typical \$1 profit on candy bars and the need to sell 2,500 candy bars just to raise \$2,500. Product sale fundraisers are also very expensive (typically costing 50¢ to 65¢ of every dollar raised), they tend to be over-priced for their value, and they are not able to attract new people to be involved in the host-charity or school organization...and unfortunately, they aren't very much fun.



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Jeans



4-H Consumer Judging Guide

Jeans

Jeans, both traditional ones and slacks with a jeans-like appearance, are popular for all family members. They are usually worn as casual wear for all ages and both sexes. Available in a variety of styles, colors, fabrics and prices, jeans provide a real challenge to the comparative shopper. Good cotton denim jeans are durable, comfortable, economical and easy to care for.

What Fibers Do Jeans Contain?

The label and hangtag on a pair of jeans tells the consumer a lot. You may choose 100% cotton or blends such as 50% cotton with 50% polyester and, occasionally, 50% cotton with nylon and polyester fibers. Nylon blends add stretch and comfort.

Polyester contributes durability, dye stability, shrink resistance and wrinkle resistance. Ease of care in laundering as well as shortened drying times result from the presence of the polyester fiber. Many dyes used with polyester are very stable and retain the rich indigo blue color through repeated washings, more so than dyes used for 100% cotton. A new cellulosic-based fiber, Tencel, is being introduced in denim blends with polyester. Jeans made of a blended cotton and a man-made fiber, such as nylon or polyester, will require little or no ironing. Nylon added to cotton reinforces denim and increases abrasion resistance. All man-made fibers are sensitive to a hot iron.

One hundred percent cotton jeans tend to be the most comfortable, the softest and most absorbent. All cotton jeans also become softer to the touch as they are worn and laundered. And, all cotton jeans do not pill (form fuzzy balls which cling to the surface) rapidly.

What Is Denim?

Jeans have traditionally been made of 100% cotton because of its sturdiness and durability. Denim refers to fabric construction of twill woven fabric, not to an actual fiber. Lengthwise yarns are

dyed indigo to blue/black, and crosswise yarns are white. The yarns are twisted so tightly that the indigo dye doesn't always penetrate, leaving the core of the fabric white. As the fabric abrades or wears away during use, the white cotton jean surface appears, giving denims a lighter or medium blue color.

Denim is traditionally defined as a "washable, inexpensive, strong, twilled cotton cloth made of a single yarn." Denim cloth is traditionally made of indigo blue-colored warp and white filling yarn.

Advantages of 100% Cotton Jeans

- They are the most comfortable, softest and most absorbent.
- They become softer to the touch as they are worn and laundered.
- They do not pill readily (fuzzy balls that cling to the surface of fabric).

Disadvantages of 100% Cotton Jeans

- High shrinkage

Disadvantages of Blended Jeans

- They remain relatively stiff after wearing and laundering.
- They tend to pill rather easily.

Distressed Denim

The fashion look in jeans is distressed denim. Identified by several terms including **acid washed**, **stonewashed**, **ravaged**, **aged**, **white washed**, **bleached**, **super bleached** and simply **prewashed**, the resulting fabric features a pre-worn look. Treatments give softer hand, more texture, color variation from frosted, bleached light to faded looks, and distressed edges. Years ago consumers would break in their own denims by wearing and laundering. The trend now is to buy jeans already broken in.

Distressed denim, often identified by the terms **acid washed** or **washed**, is achieved through chemical (bleaching), mechanical (rubbing or abrading), or a combination of both processes. Most distressed jean looks are achieved by some variation of tumbling denim fabric with special pumice stones soaked in a bleaching agent called potassium permagnate. Different sized stones create varying effects. In addition to the bleaching effect, both the pumice stones rubbing the fabric surface, as well as the laundry action itself, soften the fabric and abrade or create a worn look on the fabric surface. A deep rinse is needed to remove excess bleach in the fabric. If not removed, fabrics can yellow when exposed to warm water, detergent, heat from the clothes dryer, or sunlight. The damage is permanent and cannot be removed. Although the term **acid washed** is sometimes used to describe this fabric, no acid is used in the process.

Stonewashing is time-consuming and expensive, which is reflected in the cost of garments made from these fabrics. As a result, consumers will pay more for distressed jeans than similar jeans made from traditional denim fabric. Some manufacturers estimate that chemical treatments add \$11 to the cost of a pair of jeans, while stonewashing adds an additional \$3.

New processes are being developed to achieve the same effect at lower costs. Sandblasting is a process which projects particles at denim fabric under controlled pressure settings. The treatment is more mechanical and abrasive than chemical. Another approach uses enzymes which break down cotton fibers used in denim, causing the highly twisted yarns to release indigo dye and soften.

Regardless of the method used to produce distressed denim, durability is decreased and the life of the garment shortened. Excessive bleaching and abrading weaken fibers and may cause holes to form and seams to break after a few wearings. It is estimated that “acid wash” processing is equal to 25 home launderings. Shrinkage becomes less of a problem in the purchased garment, however, since the “acid wash” or other processes also pre-shrink the fabric.

Several products or kits are now available to consumers who want to “distress” their own denim fabric. All systems use some type of mild bleaching action or mechanical abraders such as a pumice stone for rubbing or emery boards. These processes may not be as harsh as commercial treatments but may still lower the garment’s durability and wear life.

Denim producers also use special or irregular yarns and spinning techniques to give denim a cleaner appearance and softer, loftier hand than traditional denims. Some result in an “antique” look without distressed edges. Or, a variety of finishes, such as sandblasting and stonewashes, are used to enhance the antique or worn looks.

What Does a Consumer Look For?

Shrink Resistance

Jeans should be shrink resistant to 1 to 2 percent. If the label does not guarantee this, buy a larger size to allow for shrinkage in washing and drying. Shrinkage of more than 2 percent will result in a size change. Some consumers like jeans that are not preshrunk to permit “form fitting” (wetting the jeans and allowing them to dry on the body). Jeans made from polyester/cotton blends should be more stable or shrink resistant than jeans of 100 percent cotton. Special finishes, such as Sanforset, applied to some cotton jeans control shrinkage as well as reduce puckering and wrinkling. Those which have received “acid wash” or other rinsing treatments or “washes” are preshrunk during processing. Consider these factors when determining the size to buy.

Styling

Jeans, jeans, and more jeans! Do you want basic cut jeans or jeans with special detailing? Do you prefer products made by a particular manufacturer or designer jeans? Do you prefer classic, full cut, or high fashion styles? Straight leg, button-fly, flared cut, boot cut, western style, Capri, carpenter, cargo... the list goes on and on.

The leg width adds a fashion detail and influences garment fit. Straight leg, boot cut, flare, and soft slack silhouettes are choices available on the market, plus some novel styles. For instance, straight leg pants for men measure 20 inches at the knee and 20 inches at the leg bottom with a fitted seat and thigh area. The boot cut is a modified flare with a 19-inch knee to a bottom width of 21 inches. The flared silhouette is approximately 21 inches at the knee with a 23-inch bottom. The soft slack is fuller, with a 23²/₃-inch knee tapering to a 19-inch bottom. Thus, the jean leg style, such as straight or flare, and the amount of flare will vary.

Fashion and styling details are given more attention by designers, as reflected in market offerings with much styling variety beyond traditional jeans looks. Oversized, baggy models in various

washes and with localized abrasion are newer offerings. Other looks are achieved in pleats, tucks, special yoke insets of contrast or shape, button treatments, and pocket designs.

Fashion detailing is evident in pockets, especially hip pockets. Pocket shape, top-stitching pattern and other trim ideas are varied to create interesting and distinctive garment detail; however, some companies promote plain pocket jeans. Four- and five-pocket styling dominate the jeans market.

Named clothing designers are creating jeans for all members of the family. In some cases, there are special or subtle decorating details, such as designer initials on snaps or nail head reinforcements, embroidered signatures, or symbols on watch or hip pockets. Some designers make cuts for fuller figures or body builds while others cater to persons with slender bodies. New trademark names for various fit/cuts highlight focus on how jeans fit, including adjusting cut or offering more ease in menswear and womenswear. Consumers have cited satisfaction in fit as a reason why they select a particular brand or designer style. Designer jeans tend to be more costly. Evaluate features and make comparisons.

Other features are stretch waistbands for men's pants that give and adjust as the individual moves or bends. Also, styles may have half-elastic back or side elastic inset waistbands for children's smaller sizes and to contour misses' and women's jeans. Other details are self or decorative belts and decorative appliqués. Color choices include traditional indigo blue or black to frosted, washed, powdered lights or dark washes. More color interest in denim is seen in fashion colors: brown, tan, wheat, gold, brick red, olive, purple, and teal. A few companies offer vivid colors such as bright turquoise, fuchsia, and even orange. By the mid-nineties, manufacturers introduced tinted neutrals and soft hues such as straw yellow, terra cotta, and stone. Deep tones and overdyes add to the mix. The use of various color thread for top stitching can add decorative detailing. Instead of matching thread, orange, white, or light blue thread is used on blue denim.

Construction

The way jeans are cut, put together and finished will influence their appearance and durability. Since you will wear jeans often, the garment must be made well. In general, check for smooth, straight stitching, even stitch length, and threads secured at ends of stitching. Extra stitches, bar

tacks, or rivets serve as reinforcements at places of stress – belt loops, at pocket openings and below the zipper.

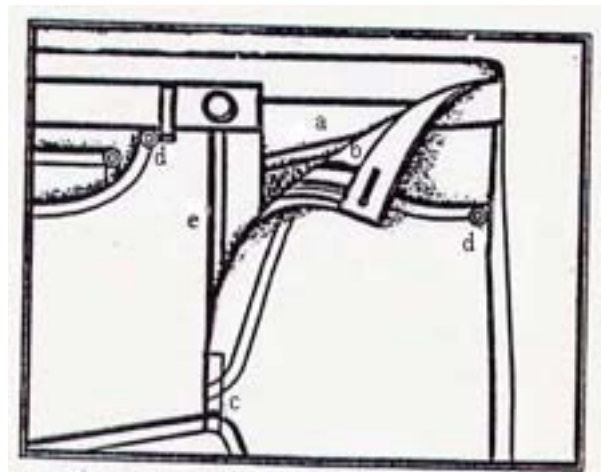
Consider these details:

Waistband – A waistband made of two or more layers of fabric will reduce stretching in the waist area. The ends should be carefully folded back with the ends enclosed (rather than overcasts) and stitched down to prevent fraying. It should be attached to the body of the jeans with two rows of stitching for added durability. If the jeans have no waistband, look for interfacing (an extra layer of firm fabric sewn into the waist seam for stability).

Placket – The fly area, whether with zipper or buttons, should be faced or of a double fabric thickness. Look for straight, secure stitching and at least one bar tack to reinforce the bottom of the placket. The fly facing or shield should be tapered and reinforced with tacking or fabric tape. The zipper should be sturdy enough for the garment fabric and of adequate length to easily put on jeans. Be sure the zipper has a secure lock feature. That is, the zipper glide should remain in place at the top when stress is applied.

Seams/Stitching – Flat fell seams have two rows of stitching and are enclosed on both the outside and inside of the jeans (**Figure 1, a**). Seams of this type leave no open seam allowances to unravel during wear and laundering. Check to be sure seams are smoothly constructed and firmly stitched. If seams are not flat fell, be sure the seams are serged (overcast with thread) to cover the raw fabric edges and thus prevent raveling. (**Figure 1, b**). Check the joining of seams at crotch and yoke areas. The joining should be accurate and seaming properly finished for a smooth garment appearance and durability.

Figure 1



Reinforcements – Look for thread bar tacks or rivets at places of stress like corners of pockets, belt loops and the bottom of the zipper placket (**Figure 1, d**). Bar tacking is defined as “a close series of stitches crossing a piece of cloth in order to reinforce it at a point of concentrated strain.”

Zipper – The zipper will be more durable if the fabric on both sides has been turned under and stitched. Because denim fabric is so heavy, a metal zipper offers more durability than a nylon zipper (**Figure 1, e**). The zipper track should be ¼ inch wide. Be sure it has a self-locking pull. That means the zipper glide should remain in place at the top when stress is applied. The zipper should be adequate length to comfortably put on the jeans. The bottom of the fly should be reinforced for extra strength. The fly should be faced or be made of a double-fabric thickness.

Belt Loops – There are three important factors concerning belt loops that one should consider before buying any pair of jeans.

- a. The number and arrangement of the loops is important for wearing comfort. If there are only three belt loops across the back of the pants, one at each hip and one in the middle, the belt will tend to “pull up” on the middle loop causing the pants to be uncomfortable and unsightly. The belt will also lose its good appearance after a time. A total number of 6 or 7 loops with 4 to 5 loops across the back is preferable.
- b. How the loops are attached to the jeans – for maximum durability, all belt loops should be bar tacked at the top and bottom. Belt loops sewn into the waistband can be torn out relatively easily.
- c. The size of the belt that the jeans can accommodate. Belt fashion widths vary from year to year. Be certain the loops will accommodate your favorite size of belt.

Other Details – Decorative detailing, such as embroidery, contrasting pocket insets, or piping, should be evenly and smoothly applied. Buttonholes should be stitched closely, with no loose threads or exposed edges. Quality pockets have

edges carefully turned under and have been placed evenly and securely on the garment. Lining or pocket fabric should be durable with edges finished. Hems should be even, flat and securely stitched.

Sizing

Men’s jeans are sized according to waist and inseam measurements. Jeans for girls and women are sized by waist and hip measurements. Boy’s jeans come in slim, regular and husky. **Children’s jeans** are sized by waist and height measurements. If girls wish to purchase men’s jeans, they should refer to special retail charts available at stores, in retail catalogs or on some product charts for sizes. Use women’s hip measurements to compare with men’s waist measurements on chart. Remember, a girl’s waist-hip contour and proportion differs from a man’s. When buying jeans made for the opposite sex, try them on before purchasing.

Care

Most jeans have a sewn-in label. Read it and follow the directions. Jeans are usually machine washed in warm water. Wash dark-colored jeans with your other dark clothes. Reds should be washed separately; pastel and white jeans should be put in with the regular wash.

Color from jeans may rub off onto other fabrics, especially when they’re new. Check this carefully to protect your upholstered furniture and remember to launder them separately to protect other clothing items from being discolored.

Wash jeans that are made-to-fade separately. They hotter the water, the faster they fade. Don’t use bleach in most cases unless you really want them bleached. Tumble dry and remove jeans from the dryer promptly. Over drying or drying in an overly hot dryer may cause excessive shrinkage even in jeans that should not shrink more than 1 percent.

All-cotton jeans in heavyweight fabrics and dark colors do not show wrinkles easily. If you do iron jeans, use a **steam** iron.

Wireless Speakers



WIRELESS PORTABLE SPEAKERS

Anytime people get together, especially to celebrate an important occasion, music is invariably part of the celebration. Weddings, funerals, graduations, sporting events, prayer, romance, rocking a baby to sleep, or even studying can all have some music that plays a part of the activity. It is an important part of human life and culture. The portability of speakers and their wireless connection add convenience. Wireless and Bluetooth speakers bring top-quality sound whether you are at home, work, or on the go. The challenge can be in finding the right model for the occasion.

Wireless and Bluetooth speakers can range from as little as \$2 up to \$800 and are a convenient alternative to larger portable P/A systems. Their sizes can also range considerably along with other features available across all variations and models.

There are two main groups of wireless speakers available on the market today. While there are other technologies out there, the market share is split between Bluetooth® and WiFi. These two technological communication standards serve as the foundation of most wireless speakers and will be the focus of the information provided below.



Bluetooth

Bluetooth® is a short-range wireless communication technology that allows devices such as mobile phones, computers, and peripherals to transmit data or voice (sound) wirelessly over a short distance. The typical range for Bluetooth technology is about 30 feet.



WiFi™ is a wireless communication technology that uses radio waves to provide wireless high-speed internet and network connections that references IEEE 802.11x which is a standard for defining communication over a wireless local area network, or WLAN. The typical range for WiFi routers (2.4GHz) can reach up to 150 feet indoors and 300 feet outdoors.

Bluetooth and WiFi, like many other wireless devices in your home or office, use the same band of radio wave frequency clustered around 2.4GHz. If you see a sticker on your baby monitor, cordless phone, or wireless microphone on your karaoke machine it has nothing to do with speed. It simply refers to the radio band frequency being used to communicate or transmit data or sound. Although the effective range of Bluetooth and WiFi vary dramatically, both can be affected by interference from other wireless devices as well as structures like walls, furniture, and even people.



Figure 1: L-R, Bluetooth, WiFi, and Bluetooth/WiFi Capable Models (Source: Consumer Reports, 2019)

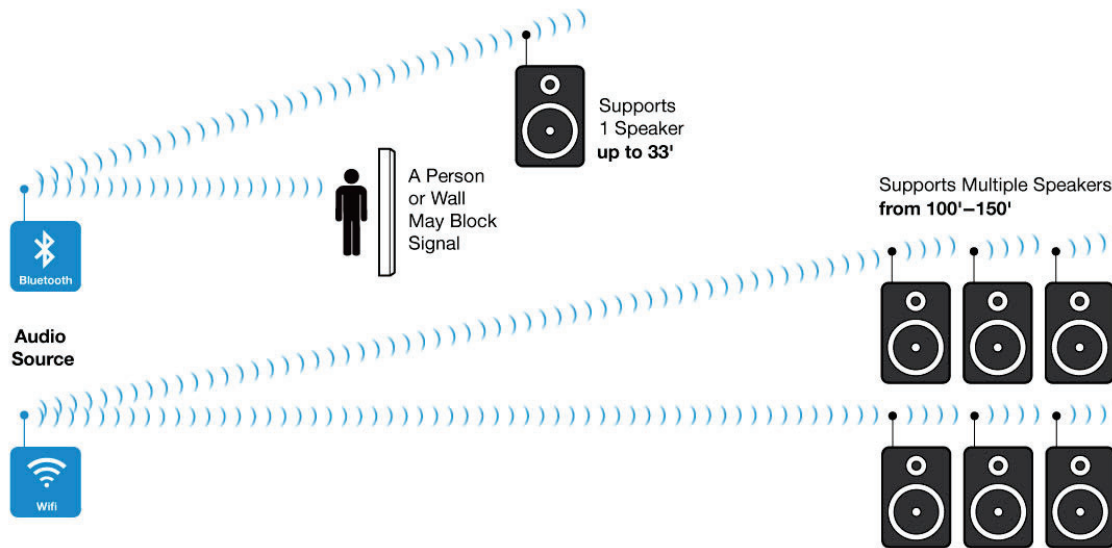


Figure 2: Bluetooth & WiFi Range (Source: Consumer Reports, 2019)

Some important features that you might find in this wide range of models developed for an even wider range of applications can be explored through these general descriptions.

Design

One of the most important design features of a portable speaker is that of size. Keep in mind that the smallest models (minis) and the largest models (sometimes called “tailgater” or “block rocker”) can both be considered portable wireless speakers.



Figure 3: [Mini] 0.7 oz & 1.5" x 1.5" x 1.0"



Figure 4: [Tailgater] 29 lbs & 12" x 15" x 20"

Without question, between these two examples, there would be a considerable weight difference. Depending on its use and application, weight can be a significant factor in determining the best model for the consumer. The smallest models could weigh only a few ounces, while the larger models could weigh up to or over 20 pounds.

In addition to weight, unit construction and design vary. The lightweight models are made of plastic materials or other lightweight composites. Large models may be made of more substantial materials. Choices of material provide function, durability, and style but don't let the looks fool you. Two different models of similar size and weight can both fit neatly in a backpack, however, one is going to the beach and other is going to study session. Construction of some models may include waterproof designs like those developed to go in the shower while others



may need to be more rugged than waterproof. Durability should extend not only to the model shell but include internal components as well. That includes interactive buttons, ports, and speakers. Some designs include rubberized or silicone edges as shock absorbing features in case they fall onto a hard surface. Finally, style can play a major role in deciding what type of speaker to purchase. Wireless speakers can provide a wide range of aesthetic designs from the sleek, modern, sophisticated looks to the more rugged outdoor design. The key to design, construction, size, style and durability falls on the intended use.

Portability

As referenced earlier, portability is a relative term and can include the Mini models, the Tailgate models, and everything in between. So, what are some important factors to consider in relation to these wireless speakers that make them portable? Of course, you can't put a 29-pound speaker in your backpack or beach bag. Nor can you experience any great level of success taking a WiFi speaker on a camping trip. Like design, the key is to determine how the speaker will be used and **where** it will be used. Moving a speaker around the kitchen can be portable as can carrying it in a canoe down the river.

Many "portable" speakers that connect via Bluetooth or WiFi must be plugged into a power source. Some have rechargeable batteries while other models require a battery pack accessory to power the speaker with a wired power source. Any of these configurations may be considered portable if they are moved easily from place to place for different needs and uses. Unless you are using disposable batteries, most devices must be plugged into a power source at some point. Don't discount a speaker that must be plugged in as not being portable.

Some facets that are covered in other parts of this resource include design, size, weight, battery life, charging, and even setup. Many of these also have relevance in a speaker's portability. You will need to evaluate some of those facets and their impact on portability given its intended use and purpose.

Sound

Sound quality can be a major factor in deciding which model is good for you. Like other features, where you plan to use it needs to be at the forefront of your decision. Large outdoor areas may require higher wattage or "bigger" sound than a small dorm room. However, loudness is not the only measure of quality. In fact, all wireless speakers require the transmission of data or sound to the speaker and the data compression has a dramatic impact on sound quality. In general, WiFi speakers are better than Bluetooth speakers due to how the data is compressed and transmitted. WiFi can transmit higher quality sound to the speaker than Bluetooth. Some of the simpler wireless models only have a single speaker and can only play in Mono as opposed to Stereo sound delivery. Higher end models may include 2.1 channel system that includes 2 channels of sound (left and right speaker) plus a separate subwoofer. The quality of sound between a Mono and 2.1 channel system is clearly distinguishable to any listener.

A wireless speaker's sound can also be affected by its arrangement of speakers. A single speaker can only send sound in a single general direction. There are other speakers that can send sound in multiple directions. Only a speaker with multiple speakers arranged appropriately can set in the middle of the room and send sound in all directions. These omnidirectional models will likely be more expensive than the single-speaker unidirectional speakers. Keep in mind that there are some shell designs that give the impression of multiple speakers or surround sound, so read the manufacturers information closely. The model in Figure 5 can be placed in the middle of a room and broadcast sound in all directions. The smaller model in Figure 6 plays sound in only 1 direction. If laid flat, the speaker will push sound upward. Speaker arrangement can add effective reach if that is the intent.



Figure 5: Omnidirectional Wireless Model



Figure 6: Unidirectional Wireless Model

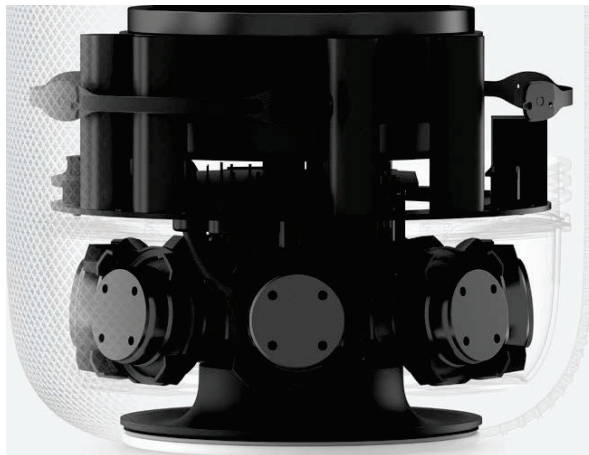


Figure 7: Speakers arranged in a circular design

Wattage (W) is a feature that many speakers use within their marketing strategy. However, wattage is a power unit of measure. The true measure of speaker power is a combination of speaker rating (wattage), power of the amplifier, and efficiency between the two. Two models boasting 40W of sound may not necessarily be equally loud. Since you can't know the specs of the internal amplifier nor the speaker's efficiency, that would be like buying two jelly-filled donuts without knowing what filling was used. They just will not be the same. Also know that reference to wattage may not be specific to the speaker. You may see a 40W speaker, a 40W amp, or 40W of sound as a marketed feature.



Voice Control

These speakers are sometimes referred to as “smart” speakers and are voice command devices with an integrated virtual assistant that offers interactive actions and hands-free activation with the help of a wake phrase like “Alexa,...” or “Hey Google!...” or “Hey Cortana!...”

Some of these devices may be accessed via Bluetooth, WiFi, or both and may extend functionality of the speaker beyond playing sound (music) by accessing/controlling automated functions with integrated controllers.



Figure 8: Smart Speaker with Voice Control

Power Supply & Batteries

Portability of any device can certainly be extended by its ability to function under DC power. Wireless speakers may have integrated rechargeable batteries with a charging port, or they may require AC power supply to function. Some of the AC-powered devices can be powered by a battery-pack purchased separately as an accessory. AC-powered devices that can easily be unplugged, moved and plugged into another outlet can certainly be considered portable with the scope of its size and the availability of a power source.

For those that operate in some capacity with DC power (internal or external), their portability excluding size and function, is much greater than being tethered to a power supply with a power cord. Not all batteries are the same. There are differences in the amount of power they will store, how fast the device consumes the power, how long it takes to recharge, and what power source can be used to recharge to name a few. In addition, battery life can increase or decrease the life of your device especially if it is internal and cannot be removed/replaced.

Most DC models on the market have internal rechargeable batteries. Lithium-ion and Lithium polymer batteries provide great power density, are lightweight, small and safer than other designs in recent years. There are 3 factors related to understanding batteries: 1) Capacity – refers to the battery that will charge to 100% when new and only 70% over time; 2) Longevity – refers to the number of times a battery can be charged (charging cycles) before it will no longer charge; and 3) Performance – refers to the runtime of a battery on a full charge. However, most devices disclose two details, the battery type and either #-hours of runtime or “milliamp Hours” noted as **mAh**. The playtime/runtime is likely the closest comparable detail. Using mAh can be similar to the example above with speaker wattage.

Example: Consider two devices, one boasting 1,400 mAh and the other 4,400 mAh. The assumption that the 4,400 mAh battery will outplay the 1,400 mAh battery may be false if the 1,400 mAh device is considerably more efficient with its power than the other. They may have equal playtime.

Generally, Bluetooth devices will use less power than a WiFi device. Without knowing what quantity of mAh each has, their expected playtime is the closest comparable measure.

Setup

Establishing a connection between the broadcasting device (source of the data) and the wireless speaker is an important consideration. Bluetooth can be easily connected, whereas WiFi models require an app or more detailed



connection requirements. However, Bluetooth connections may be interrupted by device use (phone/alarm/notifications). WiFi devices, on the other hand, get their audio directly from the internet stream, avoiding interruption by the device.

Connection Range

Bluetooth can range from 30-33 feet but that can easily be affected (shortened/interrupted) by any large objects that may get between the connecting device and the speaker. This could include a wall, large structure, or even a person. WiFi ranges can extend from 100-150 feet. Obstructions are generally limited to walls and large structures. In an outside setting, WiFi could range up to 300 feet.

Pairing multiple devices

Some Bluetooth and WiFi models have the capability to pair multiple devices simultaneously. However, the pairing process, range, and other factors vary greatly between and among both types.

Pairing two devices via Bluetooth may be challenging in public areas with many devices. You need to know which one is yours (as it appears on your list of broadcasting devices) and it may be coded without the name making it difficult to recognize. Pairing Bluetooth can also pose issue if the signals are blocked or interrupted by moving objects (e.g. people at a party). WiFi devices may not be any easier to connect, but once connected they can be much more reliable if there is a WiFi signal. Also, pairing WiFi devices usually takes place using an app on a mobile device, tablet or computer.

Multiroom pairing is much more common among WiFi devices simply due to the signal strength, range and reliability of the WiFi signal. Pairing speakers in multiple rooms at home or at work may have many applications that add to the versatility of some wireless speakers.

Sources:

Consumer Reports www.consumerreports.org

Lifewire www.lifewire.com

Digital Trends www.digitaltrends.com

Yogurt

What is Yogurt?

Yogurt is a cultured dairy product that can be made from whole, low-fat, or skim milk, including reconstituted nonfat dry milk powder, as well as cream. It is made when certain bacteria are combined with milk. Then, this mixture is heated and kept warm until firm.

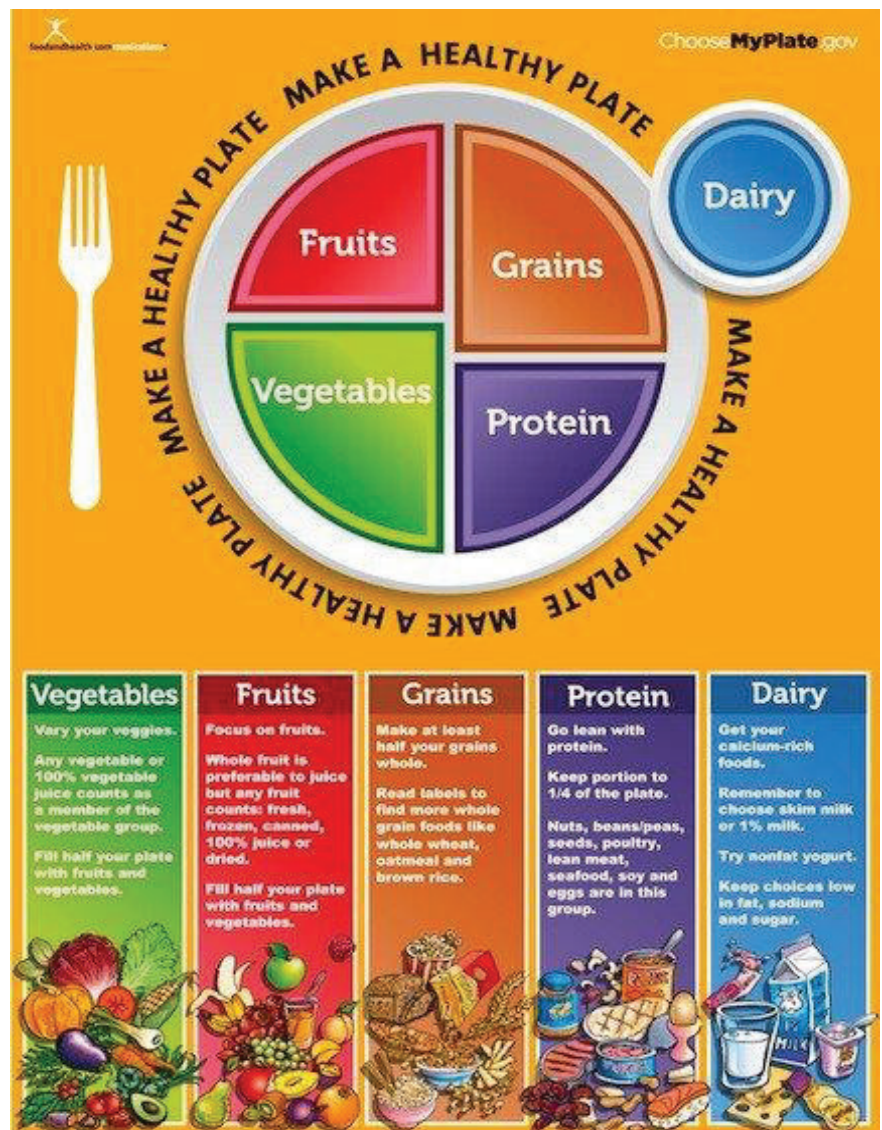
Most yogurts in the U.S. are made from cow milk. Yogurts also can have other added ingredients such as sweeteners, flavorings, color additives, or preservatives.

Yogurt is a healthful food because of the cultures used to make it. There are many kinds, flavors, and types of yogurt, making it a favorite food for many people.

Health Benefits

Yogurt is a nutrient-rich food that is a good source of protein and calcium. Depending on the style of yogurt, you can find on average 8 to 10 grams of protein per serving. That is about 16% to 20% of your daily requirements. For comparison, a cup of milk has about 8 grams of protein. Yogurt is also low in fat and high in some vitamins and minerals. With a serving of yogurt, you may be able to reach 35% of your daily needs for calcium.

The words “live and active cultures” refer to the living organisms used in making yogurt. Researchers are exploring how “live and active culture” yogurt may be helpful to the immune and digestive systems.



Benefits of eating yogurt include:

- Calcium-rich diets may help reduce the risk of osteoporosis, high blood pressure, and colon cancer.
- Eating yogurt strengthens the immune system for certain individuals.
- People who are lactose-intolerant may be able to tolerate yogurt better because the milk sugar is partially broken down by the bacteria cultures.
- Plain, unflavored yogurt can be used as a substitute for mayonnaise, sour cream, or cream cheese to cut down on fat and calories.
- Yogurt is considered a meat alternative because of its high protein content.

Protein

An average serving of yogurt contains about 8 grams of protein. Look at the table below and see how many grams of protein you need each day.

Recommended Dietary Allowance (RDA) of Protein for Children Ages 1-18

Age Group (years)	RDA (grams/day)
1-3	13
4-8	19
9-13	34
14-18	52 (boys), 46 (girls)
Source: Dietary Guidelines for Americans, 2020-2025	

Calcium

You need calcium at every stage of life because it is important for bone growth. Calcium is very important for teenagers, who need to build calcium storage to stay healthy later on in life. After age 35, adults begin to lose bone mass, so calcium intake is still vital as an adult. Getting enough calcium is especially important for teenage girls and women age 51 and older. See the table below for your needs.

Recommended Dietary Allowance (RDA) of Calcium for Children and Adults

Age Group (years)	RDA (milligrams/day)
1-3	700
4-8	1,000
9-18	1,300
19-50	1,000
51+	1,200 (women) 1,000 (men)
Source: Dietary Guidelines for Americans, 2020-2025	

Calcium is an important part of any diet and is found in many foods, but most people do not get enough calcium each day. Use the table below to track the amount of calcium you get each day.

How much calcium is in food?

Food	Serving Size	Calcium (milligrams)
Live and active culture yogurt (plain)	1 cup	450
Calcium-fortified orange juice	1 cup	300
Milk (skim, low-fat, whole)	1 cup	300
Chocolate milk 1%	1 cup	280
Swiss cheese	1 ounce	270
Spinach, cooked	1 cup	240
Salmon (edible with bones)	3 ounces	180
Frozen yogurt	1/2 cup	105
Turnip greens, chopped	1 cup	105
Dried figs	1 cup	241
Broccoli, chopped	1 cup	43
Source: Food Data Central, USDA Database		



Common food sources where calcium can be obtained, including yogurt.

Yogurt Glossary

Yogurt comes in many flavors, forms and textures. Here are the common terms used with yogurt. These terms were defined by the Food and Drug Administration (FDA) and the manufacturers.

Buttermilk: Buttermilk is like yogurt because it is made in a similar way. The carton is usually labeled *cultured buttermilk* and *salted* or *unsalted*. Buttermilk is slightly thicker than regular milk but not as heavy as cream.

Contains active yogurt cultures: The FDA requires all yogurts to be made with active cultures. Some yogurts are heated, which kills the bacteria. This is done so the yogurt lasts longer, but then the manufacturer cannot say the yogurt may have health benefits. The NYA (National Yogurt Association) Live & Active Cultures seal lets you know that you are getting the health benefits believed to come from “live and active cultures.”

European-style yogurt or stirred curd method: This is yogurt that is cooked in a large kettle instead of in individual cups. The curds are stirred in the kettle before they are poured into the cups. This makes a smoother, creamier yogurt.

Frozen yogurt: Frozen yogurt is not made the same way as other yogurt and may not have “live and active cultures.” Manufacturers begin making frozen yogurt the same way other yogurt is made. Then ice cream, fruit, and other ingredients are added and the yogurt is frozen. Freezing puts the cultures into a kind of “sleep.” When the yogurt is eaten and warmed, the cultures “wake up” and the frozen yogurt can be helpful to the body.

Not all frozen yogurts contain “live and active cultures.” Some have been made with a heat process that kills the cultures. To make sure that a frozen yogurt contains yogurt with “live and active cultures,” look for the NYA Live & Active Cultures seal.

Fruit-on-the-bottom yogurt: The fruit is on the bottom so that when the container of yogurt is turned upside down, it looks like a sundae. The fruit and yogurt can be mixed together before eating to make it smooth and creamy.

Greek yogurt: Greek yogurt is a thicker, creamier version of the regular variety. Greek yogurt is strained to remove the excess whey (the liquid left after straining) from the yogurt, which in turn gives it a thicker and creamier texture. In Greece, yogurt is made with sheep or goat milk. Greek yogurt is also higher in protein than regular yogurt.



Heat-treated: Yogurt with this label has been heated after culturing. This kills the beneficial live and active yogurt cultures.

Kefir: This is similar to a drinking-style yogurt, but it contains beneficial yeast as well as friendly “probiotic” bacteria found in yogurt. Kefir can be made from any type of milk: cow, goat, sheep, coconut, rice, or soy. Kefir is easier to digest than yogurt. Kefir is rich in vitamins B12 and K. It is an excellent source of biotin, a B vitamin that helps the body use other B vitamins.

Liquid yogurt or yogurt smoothie: This type of yogurt has been thinned to make it drinkable and blended with fruit, fruit juice, or other flavorings. Liquid yogurt is made to the same standards as yogurt. It must meet the requirements for yogurt (the white mass or yogurt portion). Yogurt drinks go through a process to make the particles smaller, making it easier to drink than regular yogurt. Many types of smoothies contain yogurt or frozen yogurt. These smoothies usually use yogurt as the base and mix in various fruits. It is thick and smooth like a milkshake but healthier.

Lite (light) yogurt: It contains one-third the calories or 50% less fat than regular yogurt.

Low-fat and nonfat: Yogurt is available in three kinds: regular, low-fat, and nonfat. Yogurt made from whole milk has more milk fat than low-fat yogurt. Nonfat yogurt is made from skim milk and has even less milk fat.

Probiotics: Probiotics are living microorganisms believed to benefit the health of a host organism when administered in adequate numbers. The live bacterial cultures in yogurt are considered probiotics.

Skyr: Skyr is an Icelandic cultured dairy product. It is made by adding bacteria cultures to skim milk and then straining it to remove the whey. It has the consistency of Greek yogurt, but a milder flavor. Skyr can be classified as a fresh, sour milk cheese but is consumed like a yogurt. It is low in calories, fat, and carbohydrates, yet high in protein, vitamins, and minerals. For example, it contains more protein than many other types of dairy, with 11 grams of protein compared to Greek yogurt with 7 grams per 3.6 ounces (100 grams).

Swiss or custard: Fruit and yogurt are often mixed together. To thicken this yogurt, a stabilizer, such as gelatin, may be added. You might see these products called “blended” yogurt.



Yogurt cheese: This is yogurt that has been drained and pressed into a soft cheese form. The consistency of yogurt cheese is similar to soft cream cheese. It can be used as a base for dips and spreads and as a topping for baked potatoes. It is a great alternative for regular mayonnaise, sour cream, or cream cheese.

Cost

When looking at cost, you will need to decide whether to buy single-size cartons or larger cartons. Larger cartons are generally cheaper when you compare the price per ounce.

- 32-ounce store brand nonfat at \$1.84 = 6 cents per ounce
- 5.3-ounce store brand flavored nonfat at 42 cents = 8 cents per ounce
- Package of 16- 2-ounce name brand portable yogurt treats (32 ounces) at \$3.98 = 12 cents per ounce.



Fruit-flavored varieties may cost more and have extra sugar. The sweetened fruit takes the place of some of the yogurt in the carton, so you get less calcium-rich yogurt. Try buying plain or vanilla yogurt and add your own fruit to it.

Other Facts to Consider

Other facts to consider when choosing yogurt include serving size, calories, fat, and added sugars. Reading labels is the best way to know if a particular brand is healthy.

Nonfat Plain Greek Yogurt Nutrition Facts

Nutrition Facts	
About 5 servings per container	
Serving Size	3/4 Cup (170g)
Amount per serving	
Calories	90
%Daily Value	
Total Fat 0g	0%
Saturated Fat 0g	0%
Trans Fat 0g	
Cholesterol 5mg	2%
Sodium 65mg	3%
Total Carbohydrate 7g	3%
Dietary Fiber 0g	0%
Total Sugars 5g	
Includes 0g Added Sugars	0%
Protein 16g	32%
Vitamin D 0.9mcg	4%
Calcium 190mg	15%
Iron 0mg	0%
Potassium 240mg	6%

Serving Size

Calories Per Serving

Grams of Fat Per Serving

Added Sugars

Percent Daily Value from Protein

Grams of Protein Per Serving