

# Family Issues

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**District II**  
**Extension Educators**  
**Family and Consumer Sciences**

Barbara Abo	◆	Ada
Beverly Healy	◆	Ada
Linda Gossett	◆	EFNEP
Joey Peutz	◆	Canyon
Marsha Lockard	◆	Owyhee

**County Extension Offices**

Ada.....	377-2107
EFNEP .....	376-1036
Adams .....	253-4279
Canyon .....	459-6003
Elmore.....	587-2136
Gem/Boise.....	365-6363
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Payette.....	642-6022
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Family Issues is published six times a year. This newsletter provides current information in the areas of family development, leadership skills, nutrition, food safety, money and time management.

September is a month when many of us switch gears from the carefree hot days of summer. Warm summer-like days and cool nights allow us to spend time outside enjoying the changing fall colors and to make preparations for the coming winter months. To enjoy this special time of year consider doing one or more of the following:

- ☞ Walk more. Walking is an excellent form of exercise; it allows you to see new places at a slower pace. October 8 is International Walk to School Day. The goal of the day is to encourage fitness and reduce traffic; try to re-arrange your morning habits so that your school-aged children can walk or bike to school.
- ☞ Get screened. Sunscreen isn't just for summer months. Many of us are outdoors more in the fall when the weather is cooler. Those damaging rays that can cause skin cancer later in life are there all year long. Choose a sunscreen with an SPF of 15 or higher.
- ☞ Consider composting. Fall is a great time to add a compost pile to your recycling. It'll cut down on the amount of garbage your household generates, and the results will enrich your garden. If this is a new project for you, contact your local Extension office for composting instructions.
- ☞ Promote food safety and good health. Teach the entire family the importance of clean hands, which means washing hands with soap and warm water and scrubbing for at least 20 seconds. International Clean Hands Week is September 20-26; it will increase global awareness of the importance of hand washing in disease prevention. With the new challenge of the H1N1 virus, hand hygiene plays an even more vital role in public health.
- ☞ Get your flu shots. Early reports indicate that supplies may be limited for the seasonal flu shots. Elderly people, health care workers, and pregnant women are among the first groups that should get vaccinated. Two shots are recommended for the H1N1 vaccine. Health care workers and pregnant women are on the list but not older people, who seem to have some immunity to this form of flu.

And by all means, get outside and enjoy the fall season....



Linda Gossett  
Extension Educator - EFNEP

## Credit Card Terms are Changing



Financial institutions are reducing their risk these days. For consumers, this can mean that their credit limits are being reduced and in many cases their credit accounts are being closed. Credit card companies have always taken these types of actions, but it hasn't been this widespread.

Credit issuers are reducing credit lines to some people who have been good-paying customers for a long time. As banks take a harder look at credit profiles of customers, any number of reasons can trigger a reduction, from holding an adjustable-rate mortgage to carrying a high balance. A reduced credit line can be inconvenient, but it also can hurt your credit score because if the line is reduced enough, you suddenly are maxing out your card. Here's how to make sure you hang on to your credit.

**Make payments.** Your best option is to try to pay down the balance as much as you can. About a third of the FICO score and VantageScore are based on how much of your credit you use. Although there's no particular "right amount," it's generally a good idea to keep balances below 50 percent of each card's credit line.

**Use cards wisely.** It may be a good idea to spread charges across credit cards instead of lumping them all on one. Doing so will help keep the balance low on each card. You also will minimize the risk of having your card closed. In the last few months, banks have taken to canceling inactive accounts, or cards that are not used regularly. Like a line reduction, a canceled card can hurt your score by lowering your total available credit. In addition, the closed account could shorten your credit history. The longer your credit history, generally, the better your score is.

**Open credit sparingly.** Department store credit cards that give you a 20 percent discount may be tempting but don't bite at each one. Open new credit only when you need it. New credit can be a drag on your score, especially if you open multiple lines at once. Your credit will be dinged when there is a pattern of a lot of new credit. Opening several credit cards in the same day will have a bigger impact than opening one card for a major purchase.

**Call your issuer.** Finally, if despite all these strategies you come under the credit squeeze, don't hesitate to contact your bank. Remind the bank that you have a choice of credit cards. If you have been a loyal customer who pays on time, chances are your bank won't want to lose you.

*Source: Family & Consumer Science Information, June 2009.*

## Because You Asked:

### Q. Should I use directions for canning butter at home that I see on the Internet?

**A.** The short answer is "no." The Internet instructions for canning butter are not really 'canning' (where food is heated in a boiling water bath or pressure canner to destroy microorganisms) but are actually describing a method of storing butter in glass jars. Because the hot, melted butter is added to hot jars, the canning lids will seal as the jars cool and a vacuum will form in the headspace.

Butter is considered a shelf-stable food that can be stored safely at room temperature. However, the quality of butter deteriorates much more quickly when stored at room temperature, so storing butter in the refrigerator is recommended. If butter is stored longer than about 3 months, freezer storage is recommended.

Storing butter in canning jars may have some value if one has large amounts of butter to store and insufficient refrigerator or freezer space. A glass jar with metal lid provides better protection than the paper and cardboard carton in which butter is traditionally packaged. However, at room temperature the flavor will stale more quickly than butter stored in the refrigerator. In addition, the texture of melted and re-solidified butter will be different, even if shaken to prevent separation of the fat and water phases.

If low butter prices are the main reason for transferring butter to glass jars for storage, this is probably false economy. The costs associated with processing, the time involved, and the poor end quality of the product mean little value to most consumers.

*Source: Sandra McCurdy, University of Idaho Extension Food Safety Specialist.*

## Beware of 6 Portion Control Mistakes

1. **Beverages**  
According to the dietary guidelines, beverages are the source for refined/added sugar in most people's diets. Plus, there is the issue of volume. Most people need to drink 2-4 or more quarts of water per day; and if the water is part of soda or other beverages with sugar and or fat calories, there is the potential to add a lot of calories that may not be associated with satiety. *Water is the best choice!*
2. **Crackers and chips**  
These fill everyone's pantries and they are very easy to grab and eat on the go. But they are calorie dense and a serving size of just an ounce (about one handful) is very small. *Make sure you have fruits and vegetables for grab and go snacks, too.*
3. **Baked goods**  
Most baked goods look normal when they are actually huge sizes. Consider that cookies or cake for sale in most bakeries are upwards of 500 calories. *An apple is just 80 calories.*
4. **Fried food**  
Frying food doubles the calories of just about any food versus eating it plain. *Choose foods that are grilled, poached, baked or roasted.*
5. **Salad**  
Many people get into trouble with salad two ways. First, they load up on high fat ingredients like mayonnaise-laden dressings, cheese, croutons or bacon. Second, they tend to eat too little salad – which if low in fat would help displace higher fat/calorie foods. *Eat more salad but make it low in fat.*
6. **Meat**  
Most cuts of meat from a store or restaurant are much bigger than a 3-ounce serving. *Make sure that your portion of meat or chicken or fish fills just one quarter of the plate.*

Source: *Communicating Food for Health*, July 2009.

## Go Green with Drinking Water

Drinking enough water is important. After all, 60 to 70% of our body is water. BUT, the bottled water craze has created a huge problem: billions of gallons of oil used to make plastic bottles and billions of bottles thrown away in landfills.



- ◆ Turn on your tap.  
Tap water is cheaper, often healthier, and always better for the planet than bottled water. In fact, 25 to 40% of bottled water comes straight out of a tap somewhere. Ignore the fancy ads and turn on your tap for clean water that is hundreds (or thousands) times cheaper than bottled.
- ◆ Use glass or metal containers.  
They are the safest water containers. Glasses are cheap and reusable until they break. Stainless steel bottles are available in a variety of sizes and styles, as well as very fashionable colors and designs, for somewhere in the range of \$10 to \$25.
- ◆ Choose plastic bottles and bags wisely.  
The problem with plastic bottles (besides the tons in landfills) is BPA (or bisphenol-A), a chemical that may increase cancer risk. While scientists are evaluating the evidence, many experts agree that BPA-free plastic is better (especially for baby bottles). Most companies and stores now sell BPA-free reusable bottles and bags at a reasonable cost.
- ◆ Reduce and recycle plastic bottles.  
There is still disagreement about whether it is safe to reuse the typical bottle sold with water or other beverages (they are difficult to clean and they may leach chemicals). The most environmentally-friendly strategy is to purchase a reusable bottle. If you must buy bottled water, always buy the largest size possible and always recycle the plastic.

For more tips, go to [www.wateruseitwisely.com/](http://www.wateruseitwisely.com/).

Source: *Eat Right Montana*, July 2009.

University of Idaho Extension  
Canyon County  
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Caldwell, ID 83606

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## Enjoy Late Summer Produce – Make a Bowl!

Here are ideas to help make fruits and veggies more enticing! Make bowls for your refrigerator of ready-to-eat fruits or veggies with a fun theme:

- **Salad bowl** – Put together lettuce and vegetables in a bowl; refrigerate and cover until ready to serve. Without dressing it lasts 2-3 days.
- **Tree fruit bowl** – Plums, peaches, cherries, nectarines.
- **Melon** – Cubed melon is always a favorite.
- **Berries** – Offer a variety for even more color.
- **Carrots** – Baby carrots in a bowl get eaten fast!



Source: *Communicating Food for Health*, July 2009.

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