



The Family Table

Greetings

Some of you are wondering why you are getting this letter, some of you are wondering who is sending this letter, and some of you are saying, "I sent in my OPT-OUT card and I'm still getting junk". The reason you are getting this letter is because your name was on Billie Steven's mailing list or you were a participant in one of my programs.

I recently took Billie's place as Staff Chair in Hood River County. I will be doing the FCE, nutrition education, FFE and Home Economics related programs in both Hood River and Wasco Counties. My name is Fern Wilcox.

When I left a part of my position in Wasco

county I left a large group of people in a bit of a lurch.

Those were my strong women. I have been informed that a trainer will be coming to Oregon to train some leaders. I do not know exactly when, but will let you know as soon as I know. I will be mailing DVD's of the weight program we were doing in early October.

In Hood River County and Wasco County we have had the first meeting with the FCE group and our programs for this year should be fun and informative. We have groups in Cascade Locks, Mt. Hood, and Mosier. There has been an interest in reviving some of the groups that were active a few years

back. If you do have an interest, join us for the next meeting the first Thursday in October. You can call either 296-5494, or 386-3343.

The FFE participants have been helping out with food preservation workshops and at the regional farmers markets. There seems to be an increase in the number of people interested in preserving their own food.

If you would rather not receive this newsletter or would rather receive it via email call either of the above offices and let us know.

Forming a Habit

George Burns (who lived to be 100) used to say, "If I knew I was going to live this long, I would have taken better care of myself!" It's true that some individuals are blessed with good genes, and no matter how many unhealthy lifestyle habits they have, they're going to live into old age. But for the

rest of us who might be concerned with quality of life as we age, exercise is one of the keys

There's no need to try and make up for years of inactivity overnight. In fact, you could get injured or burn out by doing that. Instead, start slowly and build up gradually. If that means starting with just five

minutes of walking, then that's what you ought to do.

One of the best ways to get motivated and stay that way is to set goals. Keep setting and reviewing your goals weekly for at least three months. That way you'll be sure to stay on track and build exercise into your life as a habit.

Inside this issue:

Home Preservation	2
Credit laws	3
Recipe	4
Calendar	4



FCE Meeting Dates

**Training and County Council—
1st Thursday**

**Cascade Locks—
3rd Thursday**

**Mosier—
2nd Thursday**

**Upper Valley—
2nd Thursday**



Get Rid of Germs in the Office

Be sure the computer is off before you clean any part of it – keyboard, monitor screen, mouse, printer or housings.

Never spray cleaner directly onto any part of the computer. Spray it onto a cloth, and then gently wipe.

Keyboard: Clean the keys with a cleaning wipe or a cloth sprayed with an all-purpose cleaner. Make this the first thing you

do every morning before you turn on the computer. To remove the dirt, dust and other debris that gets caught between the keys, turn it upside down and shake gently to dislodge the particles. An



air duster is also a great aid in removing all these bits and pieces that get lodged inside the keyboard.

Mouse: It's also a good idea to clean the mouse before the start of the workday. Use a cleaning wipe or a cloth sprayed with an all-purpose cleaner.

Monitor: Use a microfiber cloth, either dry or dampened with clean water, or a product specially formulated for computer screens. If you use anything else, you run the risk of damaging the screen. Clean the monitor several times a week, as a dirty monitor can cause eyestrain.

Surrounding surfaces (including computer housings and desktops): Since there are probably coffee and food stains lurking amidst the dust, use an all-purpose cleaner with a disinfectant.

tant.

Printer: Consider how often you push the button on the printer and how seldom you think about cleaning it!

Telephone: Even if you're the only one using it, it's still transmission central for germs and bacteria that cause ear, nose and eye infections. Clean it daily using a hard-surface disinfectant cleaner or a wipe.

Source: Cleaning Matters Sept 2009



Home Preservation Changes

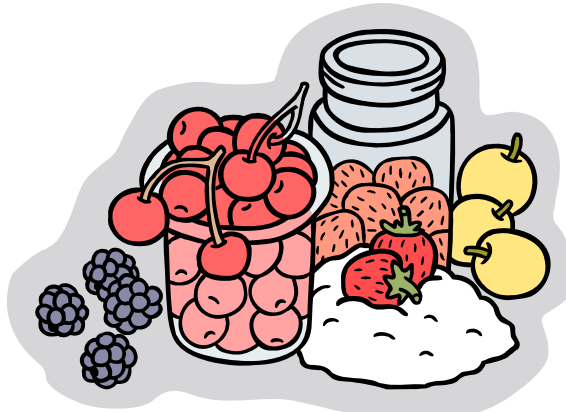
When gardens overflow with fruits and vegetables it is time to capture the abundance in the empty pint, quart, and jelly jars lining your pantry or garage walls. Food preservation was a normal part of the summer a century ago. Today it is a craft that brings wholesome fruits and vegetables to the table during any season.

Major changes in 1988 improved the safety and success of the products preserved. New strains of fruits and vegetables and developments in canning equipment have made it necessary to change the rec-

ommendations. Recipes dated before that time should be regarded as potentially unsafe.

Low acid foods must be canned with a pressure canner and high

acid foods can be canned in a boiling water canner. For safe seal formation, process foods according to directions in the boiling canner. At the end of the processing time allow the jars to remain in the water 5 minutes before removing them. In a pressure canner wait 10 minutes after the pressure has dropped to remove the lid and the jars. Directions for safe food preservation can be found at: www.uga.edu/nchfp/publications/usda/2_USDA_canning-Guide1.06.pdf, Family Food Educators will be staffing the farmers market to answer your questions.



The New Credit-Card Law

February 22, 2010 marks the date that the Credit Card Accountability, Responsibility and Disclosure Act, Signed into law May 22, 2009, will be in full effect. August 20, 2009 Credit-card issuers must give 45-days' advance notice of significant changes in terms and give consumers 21 days to make monthly payments .

Summary of the law:

Limited interest rate increases.

Interest rate increases on existing balances will be allowed only under certain conditions, such as promo rate ending, variable rates, or if the cardholder makes a late payment. Interest rates on new transactions can increase only after the first year. Cardholders must be given 45-days' notice before significant terms are changed.

No more universal default. The Practice of raising interest rates on customers based on their payment records with other creditors is gone.

Highest-interest balances paid first. When consumers have balances that carry different interest rates, payments in excess of the minimum amount due must go to

balances with higher interest rates first.

No more double-cycle billing.

This is the practice of computing finance charges based on the balance from a previous billing resulting in consumers paying interest on balances they have already paid off. This will be prohibited.

Minimum payments. Credit-card issuers must disclose to cardholders on their monthly statements

those times or on weekends, holidays or when the card issuer is closed for business will not be subject to late fees.

Limits on over-limit fees.

Consumers will be able to have transactions rejected if they exceed their credit limits, thus abiding over-limit fees. Fees charged for going over the limit must be reasonable.

Subprime creditcards for people with bad credit. People with low credit scores are typically charged a significant fee to obtain a card. Under the new law these upfront fees cannot exceed 25% of the available credit limit in the first year of the card.

Promotional rates. Promotional rates like those offered for balance transfers or purchases, must last at least six months.

Cards for young adults. No more credit cards for people under the age of 21 unless they can prove an independent source of financial means or an adult cosigns.

Easier access to policy terms. Credit-card companies must maintain their policy terms online where they are easily available.

Source: Debt-Proof Living July 2009



how long it would take to pay off the entire balance is users only made the minimum monthly payment. Issuers must also provide information on how much users must pay each month if they want to pay off their balances in 12, 24, or 36 months including the amount of interest.

More time to pay. Credit-card issuers must give cardholders "a reasonable amount of time" to make payments on monthly bills. That means payments would be due at least 21 days after customers receive their statements.

Clear dates and times. Credit-card issuers can no longer set early morning or other arbitrary deadlines for payments. Cutoff times set before 5 p.m. on the payment due dates will be illegal under the new law. Payments due at



Chicken Fajita Salad

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<http://extension.oregonstate.edu/wasco/>
OR
<http://extension.oregonstate.edu/hoodriver>

Open minds open doors



- 1 Tsp Canola oil
- 1/2 cup sliced onion
- 1 sliced mild chili pepper
- 1 cup sliced bell pepper
- 8 oz raw chicken tenders, cut into thick strips
- 1 tsp granulated garlic
- 1 tsp chili powder
- 1 tsp dried oregano leaves
- 6 cups ready-to-serve romaine lettuce chopped
- 1 cup sliced fresh tomatoes
- 1/4 cup green onions, sliced
- 1 cup sliced cucumbers
- 1 tablespoon oil
- 3 tablespoons flavored vinegar

Nutrition Information

Calories	95
Total fat	3.5g
Saturated fat	0.3g
Trans fat	0g
Cholesterol	32mg
Sodium	45 mg.
Carbohydrates	8.9g
Dietary Fiber	3.5g
Sugars	2.6g
Protein	19g.
Vitamin A	414.2iu
Vitamin C	59.1mg
Calcium	23 mg
Iron	1 mg

Heat a large nonstick skillet over medium high heat; sauté the onions and peppers in the oil until golden, about 3 min. Add the chicken tenders and the seasonings; continue cooking until the chicken is done, about 8 minutes, stirring occasionally. Place chicken on a serving platter.

Place the lettuce and fresh vegetables in a large bowl. Serve with oil and vinegar on the side. **Serves 4.** Each serving: 2 cups.

September

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3 FCE County Council	4	5
6	7	8	9 MCCOG SNAP-ED	10 Mosier and Upper Valley FCE	11	12
13	14	15	16	17 Cascade Locks FCE	18 MCCOG SNAP-ED	19
20	21 MCCOG FINANCE	22	23	24	25	26
27	28	29	30 MCCOG SNAP-ED			

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