

THIS 'N THAT

Williams County Extension Homemakers & Friends Newsletter

JULY 2009

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TIDBITS

I hope that everyone had a wonderful Fourth of July holiday. This has certainly been a summer of unusual weather for us- it hardly seems like summer has even arrived yet. Since I am not a hot weather fan, I am not disappointed in the temperatures we have had so far. Except for the first weekend in June when I attended a regional Cattle Women meeting at the Bible Camp at Medora and it SNOWED- quite a bit, too. FYI the camp consists of tents on a platform, which you can see the ground between the floor slits. IT SNOWED ALL NIGHT & THE NEXT MORNING! I like to camp, but that was too much. We all just huddled into our sleeping bags and prayed we wouldn't have to use the bathroom that night! There must be a lot of clay in the soil there, because it was very slimy under that snow so we couldn't even drive vehicles near the tents to pack up... We all survived and will have a great memory to share at future meetings. We did have great information, great beef meals and great fellowship-what more could we ask for? Next year is Kansas' turn to host. I bet they can't top our adventure.

I spent a beautiful week in Baltimore in mid-May when I attended the CYFAR Conference. CYFAR stands for Children, Youth and Families at Risk. It was a very interesting conference with diverse topics and some wonderful speakers. At the end of the conference I stayed for a long weekend vacation with my niece and her family outside of Baltimore. The distance doesn't allow us to visit often so that was a great treat for me.

I can hardly believe that I have been in this position for a full year now! The time has just flown by and I have thoroughly enjoyed it. I appreciate the invitations I received to visit your clubs and be part of your programs. It has been fun getting to know all of you. I hope that you will continue to invite me to your meetings and gatherings when we begin our new year this fall. Please feel free to contact me for programs at your meetings.

Be sure to check out our new and improved website! It is a work in progress at this time, and Judy has done a fantastic job on it. If you misplace your newsletter it will be available on-line in the future. Keep up with our office calendar and see what is going on in the Extension area. Visit often to see what is new.

Mary

CALENDAR

- August 7 Relay for Life @ Wilkinson Track
- September 3 Salsa Workshop 6:00-9:00pm WHS, FCS kitchen
- October 19 Williams Co. Homemakers Fall Council Meeting 7:00pm 2nd Floor Conference Room, Courthouse

CREDIT CARD CHANGES COMING

Changes are on the way in billing consumers for credit card purchases. On May 22, 2009, President Barack Obama signed the Credit Card Accountability, Responsibility and Disclosure, or Credit CARD Act of 2009. The law is designed to protect consumers from some practices by credit card companies. Here is a summary of the changes affecting consumers.

August 20, 2009

- More Advanced Notice of Rate Hikes
 - o Cardholders will receive a 45-day notice before key contract changes take effect, this includes interest rates, fees, or finance charge increases.
 - o What it doesn't do:
 - § The provision doesn't apply to credit limit changes or interest rate caps. This means that, if the credit card company cuts a consumer's credit limit, they could still be charged a penalty.
- More Time to Pay
 - Credit card companies must send statements to consumers 21 days before a payment is due. Current laws only require a 14-day notice.

There will be more changes coming in February 2010.

Be sure to pay attention to what may look like junk mail from your credit card company... changes could affect you and your credit score.

If your credit limit is reduced- even if you never use that card- your credit score may be affected. Part of your credit score is based on the amount of credit available compared to the amount owed.



APPRECIATE YOUR SPOUSE

Everyone needs to feel appreciated. We need some type of recognition or thanks. When we don't get it resentment festers and grows. We may start to wonder if someone else might appreciate us more. When we receive appreciation we are much more likely to reciprocate.

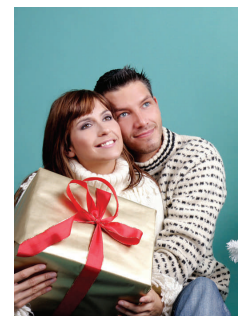
Do you appreciate your spouse? We can develop the art of appreciation. All it takes is motivation, awareness and expression. The motivation could be a simple desire to please our spouse and make them feel special. We then hope that they will appreciate what we are trying to do for them.

We must remain aware of our spouse as a unique and ever-changing person. Too often we see a familiar and useful person and don't pay attention to their uniqueness. Don't let a spouse become a comfortable fixture around the house. Generally women are better than men in noticing body language and moods. Men can suppress their emotions for a long time, but at some point they will boil over. Men's emotional needs are similar to women's, but men may need more help to draw them out.

As spouses we need to take time to remember the qualities that we saw in each other when we first met and those character traits that attracted us to each other. Appreciating those qualities can bring new life to a relationship.

Next you need to express what you feel. It has been said that feeling appreciation and not expressing it is like wrapping a present and not giving it.

“The bonds of matrimony are a good investment, only when the interest is kept up.”



Feeling appreciation and not expressing it is like wrapping a present and not giving it.

EXPRESSING APPRECIATION

In a workshop that I attended at the CYFAR Conference in Baltimore the presenters referred to the book, "The Five Love Languages- How to Express Heartfelt Commitment to Your Mate". I found the topic so interesting that I had to come home and read the book. The author Gary Chapman has concluded through more than thirty years of marriage counseling, that there are five ways that people speak and understand emotional love, and we each have a primary love language. Within these five languages there may be many dialects. It is important to know how to speak the your

spouses' love language.

Love Language #1: Words of Affirmation. This deals with speaking your appreciation, and using encouraging and kind words.

Love Language #2: Quality Time deals with togetherness and quality conversation and activities.

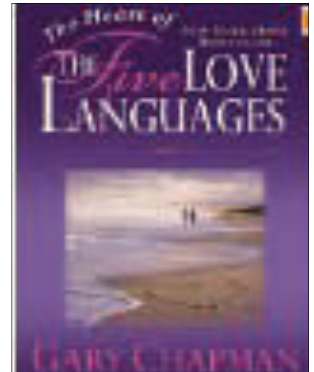
Love Language #3: Receiving Gifts. To some people a gift is a visual symbol of love. It symbolizes that someone was thinking of me. The gift of self or of presence may at times be the most powerful gift you can give- especially in times of crisis.

Love Language #4: Acts of Service. This means doing things that you know your spouse would like to you to do. You seek to please by serving and helping.

Love Language #5: Physical Touch. Physical touch is a powerful communicator of love. If a spouses primary love language is physical touch , in times of crisis a mere touch may convey more than your words, and your failure to touch may never be forgotten.

These love languages are just as important in parenting as they are in the marriage.

I highly recommend this book .



MASTER GARDENER PROGRAM OFFERED



One of the more popular activities people have enjoyed in recent years is home horticulture. This includes landscaping, trees, shrubs, annual and perennial flowers, and home lawns as well as vegetables and fruits in the home garden. The increasing popularity of this activity has prompted individuals to rely on experienced neighbors for answers.

The Master Gardener Program is a volunteer leader training program made up of people who are knowledgeable in horticulture and who want to help others identify problems and answer their questions. The program is intended to bring them up-to-date in all areas of horticulture, to reinforce previous knowledge, and to help them learn how to share this information with others.

A Master Gardener Program will be offered this fall beginning on August 28 and will meet every Friday morning until October 16, 2009. This program will be held at the Ernie French Center located at the Research Center west of Williston, ND. The sessions begin at 8:30 a.m. and conclude at 12:30 p.m.

A wide selection of horticultural topics will be covered. The instruction will be given by extension specialists from NDSU. Besides classroom and field training, a complete horticultural reference handbook will be provided for each participant.

The cost of the program is \$100 for volunteers and \$200 for non-volunteers. The volunteers will be asked to do 48 hours volunteer work to compensate this master gardener requirement.

Registrations should be sent to the NDSU Dept. of Plant Sciences, Dept. 7670, P. O. Box 6050, Fargo, ND 58108-6050. Checks should be made payable to: Master Gardeners. **Registration deadline is Monday, August 3rd.**

For further information please call Lorna Bradbury at 774-4315.

The Master Gardener program is intended to bring up-to-date information in all areas of horticulture.



Salsa Workshop Planned for September

Marcia Hellandsaas, McKenzie County Extension Agent, and I are planning to hold a salsa making workshop on September 3rd from 6:00-9:00pm at the Williston High School Consumer Science Department's kitchen . Details will be forthcoming in the August news letter so watch for details next month. We are in the planning stages... It should be a "hot time" and lot's of fun!



Sunglasses, More Than a Fashion Statement

We all know the importance of using sunscreen to protect our skin from the sun's harmful rays, but what about protection for our eyes?

July is UV Safety Month, and, Eye M.D.s across the nation are urging Americans to protect their eyes and their children's eyes by wearing sunglasses and wide-brimmed hats.

Recent studies have shown that prolonged exposure to the sun's invisible, high energy ultraviolet rays without protection may cause eye conditions that can lead to vision loss, such as cataracts and age-related macular degeneration. During the summer months the level of ultraviolet radiation is three times greater than in the winter.

Sunglasses and a wide-brimmed hat are the best defense system for your eyes against sunlight and harmful UV rays. To be effective, both must be worn every time you're outside for prolonged periods of time, even when it's overcast .

But what type of sunglasses should you buy? The most important thing is to purchase sunglasses that block 99 to 100 percent of UV-A and UV-B rays. Don't be misled by the color of the lens or the price tag dangling from the frame.

The ability to block UV light is not dependent on the darkness of the lens. UV protection can come from adding chemicals to the lens material during manufacturing or from a chemical coating applied to the lens surface. And as for the cost, many \$10 sunglasses provide equal or greater protection than a \$100 pair. With expensive sunglasses, you're paying for style, frame quality and options such as scratch-resistant coatings, and not necessarily protective UV ray blocking ability.

In addition to the damage caused by repeated sun exposure overtime, you need to protect your eyes from acute damage caused by a single day in the sun. Excessive exposure to ultraviolet light reflected off sand, snow or pavement can burn the eye's surface. Similar to sunburns, eye surface burns usually disappear within a couple of days, but may lead to further complications later in life.

Eye health care is provided by the three "O's" – opticians, optometrists and ophthalmologists. It is the ophthalmologist, or Eye M.D., who can treat it all – eye diseases and injuries, and perform eye surgery.

Be sure to check out our *New and Improved* website!

www.ag.ndsu.edu/williamscountyextension



July is UV Safety Month