



*Raising Kids, Eating Right,  
Spending Smart, Living Well!*

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## NEWSLETTER

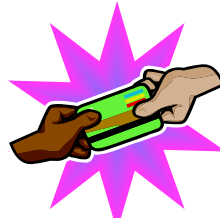
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For a current calendar of events  
check us out on  
“FACEBOOK”  
Covington County Extension  
Service - MSU



## WHAT YOU NEED TO KNOW ABOUT New Credit Card Rules: Effective August 22, 2010

Provided by :Susan Cosgrove, Area Extension Agents, Family Resource Management

More new rules from the Federal Reserve means more credit card  
protections for you.

### REASONABLE PENALTY FEES

**Previously**, if you were late making your minimum payment –

- Your late payment fee may have been as high as \$39, and you likely pay the same fee whether you are late with a \$20 minimum payment or a \$100 minimum payment.

**Under the new rules:** Your credit card company cannot charge you a fee of more than \$25 unless:

- One of your last six payments was late, in which case your fee may be up to \$35; or
- Your credit card company can show that the costs it incurs as a result of late payments justify a higher fee.

In addition, your credit card company cannot charge a late payment fee that is greater than your minimum payment. So, if your minimum payment is \$20, your late payment fee can't be more than \$20. Similarly, if you exceed your credit limit by \$5, you can't be charged an over-the limit fee of more than \$5.

### ADDITIONAL FEE PROTECTIONS

- **No inactivity fees.** Your credit card company can't charge you inactivity fees, such as fees for not using your card.
- **One-fee limit.** Your credit card company can't charge you more than one fee for a single event or transaction that violates your cardholder agreement. For example, you cannot be charged more than one fee for a single late payment.

### EXPLANATION OF RATE INCREASE

- If your credit card company increases your card's annual percentage rate (APR), it must tell you why.

### RE-EVALUATION OF RECENT RATE INCREASES

- **Previously:** Your credit card company could increase your card's APR with no obligation to re-evaluate your rate increase.
- **Under the new rules:** If your credit card company increases your APR, it must re-evaluate that rate increase every six months. If appropriate, it must reduce your rate within 45 days after completing the evaluation.

Some new credit cards rules also took effect on Feb 22. To learn more about these new credit card protection rules, go to [www.federalreserve.gov](http://www.federalreserve.gov).



What if I told you that consuming more fruits and vegetables in your every day diet will help reduce your risk of several health problems? Would you want to learn ways to include more fruits and veggies into your diet? Knowing the benefits of these foods will be reason enough for you to add them to your meals and snacks.

Fruits and vegetables are important in our diets because they provide us with the essential vitamins, minerals, and fiber that our bodies need to maintain body function. Vegetables and fruits are packed with potassium, fiber, folate, vitamin A, vitamin E, and vitamin C. Vegetables do not have to be a side dish anymore and can be used in many popular dishes.

Almost anyone would tell you that pizza is one of their favorite things to eat. It's easy, fairly quick, and tasty because you can personalize it to be exactly the way you like it. So what better way to include more vegetables into a meal than by putting them on top of a pizza? Here's what you do:

Buy a package of whole-wheat pita bread from your local grocery store. Spread tomato sauce from a jar on top. Then steam or sauté fresh, chopped vegetables in a skillet on the stove or microwave them until soft. Sprinkle on top of pita and season with Italian seasoning or fresh herbs such as oregano and basil. Lastly, top with low fat mozzarella cheese and bake in oven until cheese has melted. Enjoy!!

The great thing about this recipe is that you can use whatever vegetables you like whether it's bell peppers and onions or mushrooms and black olives. Mix it up and make it your own. Just remember to pile on the veggies!!

Snacking can be easy and healthy. One great way to add more fruit into your diet is to use it in snacks. Fruit kabobs are quick and fun for kids to help out with too. You just pick your favorite fruits like pineapple chunks, grapes, cherries, diced apples, or any

other colorful fruit. Use toothpicks or wooden skewers, which are like oversized toothpicks, to slide the fruit onto. That's it!! Enjoy your snack time.

One thing to make sure you remember to do is to wash fruits and vegetables before eating or preparing them. Under clean, running water, rub them briskly with your hands to remove dirt and surface microorganisms. Then dry with a paper towel.

Now we know that getting more fruits and vegetables into our diet really does matter.



## Add More Whole Grains

Information provided by  
Natalie Roberts, Dietetic Intern, 2009, Mississippi State University

Whole grains are an important part of our diet because they are beneficial to our overall health.

What is a whole grain? That is a term we hear all the time, but do we really know what it means? A whole grain is a grain that contains the three main components-the bran, germ, and endosperm. If any of these components are not retained after milling then it is not a whole grain and instead it is considered a refined grain.

Whole grains are an important source of fiber and other nutrients. Fiber is essential for our digestive system to function properly. Fiber plays an important role in improving cardiovascular health, controlling diabetes, cancer prevention, weight loss, and overall health.

Did you know that 9 out of 10 Americans don't get the recommended amount of whole grains? The recommended amount of whole grains is at least 3 servings per day and most Americans average less than 1 serving per day. Generally, a serving of whole grains is considered to be 1 slice of bread, 1 cup of ready-to-eat cereal, or ½ cup of cooked rice, pasta, and cereal.

There are many ways to fit in whole grains into your daily meals. Start substituting whole grain products for refined products. An example would be substituting brown rice for white rice or substituting whole wheat bread for white bread. There are also ways to include whole grains into snacks. Try some popcorn (yes, it is a whole grain) or whole grain tortilla chips. When shopping for whole grain products, read the food label, make sure it is a whole grain product!

## Workshop Calendar of Events

September through December, 2010

**Covington County Extension Service**  
68 Industrial Park Drive, Collins, MS  
601-765-8252 or 765-4761



**Easy Chair Exercise Program:** For anyone age 50+. This free program will begin Wednesday, September 8, 10:00 a.m. at the Chamber of Commerce Office Meeting Room located at 500 Komo Street, Collins. Class will meet weekly for 12 weeks. Each session will last 35 – 45 minutes. Please pre-register by September 3 by calling the Covington County Extension Office, 601-765-8252 or 765-4761. Class limit – 20.

Class instructor – Carolyn Conger, Extension County Director.



**Homemade Magic Food Mixes Workshop:** Learn how to make various mixes that can save you time and money, make ahead of time to store on shelf or freezer for future use. Mixes that will be featured are Chicken Flavored Rice, Bean Mix, Beef Crumbles, Master Baking Mix and Pumpkin Pie Bars. You will get recipes, taste test and mix and take one mix home with you. Two Workshops will be held. Choose one that best fits your time schedule. Monday, September 13, 6:00 p.m. or Thursday, September 30, 10:00 a.m. Please pre-register by September 9 for the Sept. 13<sup>th</sup> Workshop and September 24 for Sept. 30<sup>th</sup> Workshop. There is a \$5.00 fee for the Workshop payable with pre-registration.

Call 601-765-8252 or 765-4761 to pre-register. Program coordinator – Carolyn Conger.



**Stained Glass Workshop:** *October 11, 18, & 25; 6:00 – 8:00p.m.* In this series of 3 workshops, participants will learn basics of Stained Glass construction and will complete a cross. There is a \$20.00 registration fee to cover all materials needed for the workshop. Pre-registration is required with fee by October 1. To register call the Covington County

Extension Service at 601-765-8252 or 765-4761. Participants will need to wear closed toed shoes and bring a long sleeved shirt

Class limited to 12 participants. Instructor – Carolyn Conger.



**SENIOR HEALTH & WELLNESS FAIR:** Wednesday, October 27, 9:30 a.m. – Noon. Multi-Purpose Bulding, 68 Industrial Park Drive, Collins, MS Come participate in various free screenings, enjoy special health & wellness group programs, snacks, goodies and information from the booths and door prizes. No pre-registration needed. Come and enjoy!



## Martha Washington Make & Take Candy Making Workshop

**Instructor: Marilyn Bailey, MSU-ES Area Leadership Agent**

Workshop Dates: Monday, November 8, 10:00 a.m. – Noon or  
Monday Evening Workshop – 6:00 – 8:00 p.m.

Workshop Fee - \$5.00 each to cover costs of candy ingredients. Please pre-register and pay fee by Monday, November 1 at the Covington County Extension Office.

**Come learn how to make two versions of Martha Washington Candy the old fashion way – dipping in paraffin. This is a “Make & Take” Workshop. You will receive recipes, actually make candy and take some home with you - if you don’t eat it all before you get home!!! Bring an apron if you like.**



## Make & Take Quick Breads Workshop

Thursday, december 2, 6:00 - 8:00 p.m. or  
Tuesday, December 7, 10:00 a.m – 12 Noon

**Bring your apron and experience the satisfaction of making homemade breads yourself! You will bake, taste, and take home a sample of homemade quick breads. Work in small groups to make either muffins, biscuits, coffee cake or mini-loaves. Recipes included too!**

**Workshop fee is \$5.00. Please pre-register and pay fee by Monday, November 29. To register, call the Covington County Extension Office at 601 765 8252 or 765 4761. Mail registration fee to Covington County Extension Service, 68 Industrial Park Drive, Collins, MS 39428. Make checks or money orders payable to : MHV**

**Class limit: 12 for each workshop.**



**All Workshops will be held at the Multi-Purpose Building, 68 Industrial Park Drive, Collins, MS. This building is adjacent to the Covingotn County Extension Office.**

**If you would like to pay any registration fees by check, please make checks payable to: MHV (this stands for Mississippi Homemaker Volunteers).**

**Mailing address is: Covington County Extension Service; 68 Industrial Park Drive; Collins, MS 39428.**

**Telephone numbers for the Extension Office are: 601-765- 8252 or 765-4761**

**Looking forward to seeing many of you at one or more of the Workshops offered.**

Sincerely,

*Carolyn J. Conger*

**Extension County Director/**

**Nutrition & Food Safety Agent**