

## September 2019

Prairie County Homemakers,

I hope you all enjoyed your summer.

Thanks to you and all of your clubs for your participation in the Prairie County Fair. Support from community members like you is what makes “the biggest little fair in all of Eastern Montana” a success. We couldn’t do it without you!

The Fall Homemaker Council meeting is right around the corner. An agenda for the meeting is included for your information.

Don’t forget that your questions are always welcome here at the Extension Office, from canning to gardening to family economics. We are here to help you.

Sincerely,



Sharla Sackman  
Prairie County Extension Agent

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# FALL COUNCIL MEETING

Wednesday, September 18 7:00 p.m. Fallon Fire Hall

## Agenda

**Call to Order** ~ Arlene Morast

**Pledge of Allegiance**

**Women's Creed**

**Roll Call** ~ Lotty Rambur

**Minutes of the Spring Council Meeting** ~ Lotty Rambur

**Treasurer's Report** ~ Nancy Birkholz

**Bills and Correspondence**

**Unfinished/Old Business:**

Fair Booths

Pie/Bake Sale Auction Report – Ash Creek

50 Year Members & 60 Year Members

Submit names the Extension Office by October 15

Cowboy Bandstand

Maintenance Committee Report ~ Ama de Casa

Christmas Decorating ~ Fallon (lights are at Town Hall)

**Ongoing Business:**

Fall Banquet ~ Committee report

\*Banquet Assignments

\* Remember to invite a guest

\* Christmas Potpourri: Presented by Laura of The Enchanted Room \* Suggestions for food items?

\* Spring Potpourri: Presented by Jody Haidle, Topic requests?

Fundraisers for 2020

Bake Sale and Luncheon ?

\*Date: Feb 7

\*Chairpersons: 2020: Cabin Creek & Ash Creek 2021: Ama de Casa & Fallon

\*Proceeds Recipient

\*Retain percentage?

Spring Council Meeting

Refreshments ~ Ama de Casa

\* Set 2020 Dues

Review Nursing Home list

**Announcements**

**Election of Officers:** President and Treasurer

(Nominating Committee: Arlene, Lois, Lotty & Nancy)

**Installation of Officers**

***Refreshments served by Fallon***

\* Discuss these agenda items at your meeting and bring your club's ideas to the Council meeting.

## ***Fall is a confusing time for people caring for lawns and trees***

We're getting to the time of year when watering and fertilizing trees and shrubs can be confusing to homeowners.

Ornamental trees and shrubs need water to live, but in late July and August, their drive to thrive conflicts with their need to prepare for fall. They'll use as much water as you'll give them, but to get ready for fall and winter, they are better off with less water.

Normally, trees slow their growth in mid-summer. This reserves nutrients for ripening fruit and encourages wood development in woody shoots. We call this hardening off. Hardened woody shoots going into the fall and winter are less susceptible to winter damage. They dry out less rapidly and are less susceptible to wind damage. Supplying too much water after midsummer delays hardening-off, keeping plant tissues supple and lush, which provides an opportunity for early winter damage. Instead, stress the plants a bit by withholding excess, but not all, water. This time of year, irrigate only as needed to keep the plants from wilting but never so much that it encourages soft growth.

Continue the hardening process, irrigating only as needed, until the leaves on deciduous trees change color and begin to drop. At that time of year, trees and shrubs cannot respond to excess water with soft shoot growth. Then, water deeply once each week until the soil freezes to fill the plant's internal water reserves for use in our dry winters. Use the same timing for deciduous as well as evergreen trees and shrubs.

This is also not the time to fertilize woody landscape plants. The final fertilizer of the season should be applied to trees and shrubs no later than early July. Fertilizers applied after that date may force excessive lush growth that won't harden properly before the first freezes of the season. This lush growth will also be subject to scorch injury if additional water is not applied. Scorch appears on plant tissues as a uniform die-back of leaf and needle tips.

Lawns that are fertilized in the heat of summer require much more water than those not fertilized. Wait until Labor Day, when much of the summer's heat has passed, to apply the next round of fertilizer. A typical irrigated Kentucky bluegrass lawn needs three pounds of actual nitrogen per thousand square feet, per year, divided into three applications of one pound actual nitrogen per thousand square feet. We recommend you tie these applications to three easy to remember holidays, Memorial Day for early summer growth, Labor Day for fall growth of cool season grasses, and Columbus Day for growth the following spring.

It's also best to delay seeding new lawns until after Labor Day. Newly seeded lawns require frequent light moisture applications, and this might be difficult to accomplish during the heat of summer. You can explore free and low-cost gardening and landscaping resources through your county or reservation MSU Extension office, or visit [www.msuextension.org](http://www.msuextension.org) and click on Yard and Garden.



## Prairie Fare: Kitchen Hacks to Prevent Culinary Disasters

By Julie Garden-Robinson, NDSU Extension Food and Nutrition Specialist

“What are you doing with this?” my husband asked, as he held up a plastic bag of fresh dill.

I smiled sweetly and replied, “Thank you for finding that, dear.” I am kidding. Trust me: My response was not sweet at all.

I was upset with myself because I forgot to put the dill in the “pickled dilled beans.” I had just placed the jars in our boiling water-bath canner. I figured I could save my efforts if I acted quickly.

My husband seemed kind of amused watching me move so fast.

I pulled the jars out of the boiling water and removed the screw bands and lids. The plastic in the lid had not begun to melt. I added the dill, replaced the lids, put them back in the boiling water-bath canner and hoped for the best. They all sealed.

We made another batch a few days later. My husband couldn't resist teasing me, brave man that he is.

“Did you add the dill?” he asked with a smirk.

“Yes, I did, dear,” I replied. That's an actual quote, but I said it slightly sarcastically.

I organized my workspace better the second time. We will enjoy these beans when the snow is flying and our backyard garden is covered with snowdrifts.

Sometimes culinary disasters happen in the kitchen. You might be able to save them. Other times, you just learn from your mistakes and add material to your compost bin or trash.

When I used to teach classes about food preparation to college students, sometimes I'd have to “diagnose” the missing ingredient. This happened whenever one group's final product looked a lot different from another group's.

Most commonly, I get questions from people who are missing an ingredient in their kitchens, and they want to substitute something. Their grocery store may be far from their home or closed for the day. Maybe they don't feel like driving to the store.

“Ingredient Substitutions” is a popular NDSU Extension publication that you might want to print and put in your cupboard or bookmark on your computer. Keep in mind the substitutions result in some changes to the texture or flavor of your recipes.

For example, what if I didn't have any fresh dill to use? I could have substituted 1 tablespoon of dill seed for every three heads of fresh dill.

In another scenario, you may think you have a fresh onion. When you check, you are disappointed that you do not have one in your pantry. For one small onion, you can use 1 teaspoon of onion powder or 1 to 2 tablespoons of minced dried onion.

What if you are making a recipe calling for brown sugar and your cupboard has many things, but no brown sugar? For each 1 cup of brown sugar, you can substitute 1 cup of granulated sugar plus 1/4 cup of molasses.

If you are making a recipe calling for 1 cup of buttermilk, you could use 1 cup of regular milk, remove 1 tablespoon of milk and then add 1 tablespoon of lemon juice or vinegar.

See <https://tinyurl.com/NDSUIngredientSubs> for the complete list of substitutions. See <https://tinyurl.com/NDSUPickleGuide> for various pickling recipes, including my now-famous pickled dilled green beans.

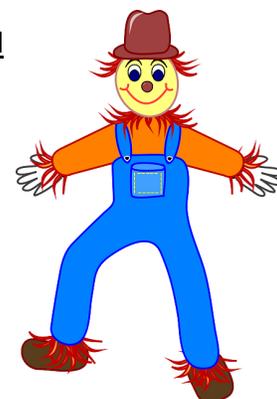
Here's a tasty bread that you can make in your slow cooker to keep your kitchen cool in the summer. If you do not have fresh rosemary or thyme, you could substitute 2 teaspoons of each of the dried herb leaves. I think it will taste better with the fresh herbs, though.

### Slow Cooker Rosemary Focaccia Bread

- 2 c. all-purpose flour
- 1 tsp. instant yeast
- 1 tsp. salt
- 1 c. warm skim milk
- 2 Tbsp. extra-virgin olive oil, divided
- 2 Tbsp. minced rosemary leaves
- 2 Tbsp. finely chopped thyme leaves

Line the slow cooker with parchment paper so that it covers the bottom and comes up the sides about 3 inches. Spray the parchment paper with cooking spray. In a mixing bowl, combine flour, yeast and salt. In another bowl, stir together the milk and one tablespoon of olive oil. Add the milk mixture to the dough and stir together until combined. The dough should be sticky. Transfer the dough to the slow cooker and spread it out into the corners or in an oval shape. Without turning the slow cooker on, cover with the lid and let the dough rise for 30 minutes. While the dough is rising, combine the remaining tablespoon of olive oil with the minced herbs in a small bowl. After the dough has risen, brush the olive oil-herb mixture on top of the dough. Using a sharp knife, score across the surface of the dough about a fourth of the way deep. Place a towel over the bowl of the slow cooker, cover with the slow cooker lid and cook on high for two hours.

Makes eight servings. Each serving has 170 calories, 5 g fat, 5 g protein, 26 g carbohydrate, 0 g fiber and 310 mg sodium.



# Easy Home Modifications TO PREVENT FALLS

## Install Handrails

along indoor and outdoor staircases, hallways, and anywhere you feel you need a little extra support.



## Use nonslip mats and treads

to help improve traction on bathroom floors, shower, bathtub, outside decks, and outside steps.



**Falls are the leading cause of injuries among older adults, sending more than two million people to the emergency department each year.**



## Improve lighting.

Make sure you have adequate lighting in hallways, stairways, and outdoor walkways, and areas in which you're likely to walk in the middle of the night.



## Install grab bars

near showers, bathtubs, and toilets. Avoid grab bars that "stick on" to shower tiles with suction, which are less reliable than metal grab bars attached to wall studs.



**Many of the fall hazards are right in our own homes, and a few inexpensive changes could lower your fall-risk.**



## Inexpensive fixes.

Remove all floor clutter. Rearrange furniture so that it works well with the flow of traffic. Use double-sided tape to secure the edges of area rugs to the floor, and remove small throw rugs.



## Repair steps and flooring.

Repair crumbling outdoor steps, loose wall-to-wall carpeting, and uneven floorboards. Call a handyman to repair stairs or floorboards, or a carpet store to come and tighten wall-to-wall carpeting.



For other strategies and tips to avoid falls, check out **"Preventing Falls,"** the online guide from Harvard Medical School.

[www.health.harvard.edu/fall](http://www.health.harvard.edu/fall)

# How to fix mistakes in your credit card bill

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Mistakes happen. When they do, knowing how to fix them can save you money and time. Follow these five steps to dispute incorrect charges or fees.

## 1. Review your credit card statement closely every month.

The only way to find mistakes is to review your charges and fees carefully. Compare your starting balance with the previous month's bill. Also look for anything unfamiliar, including "add-on," or optional, fee-based products.

## 2. Call the customer service number

This phone number will be on your monthly bill or on the back of your card. Explain what is wrong in your bill. The credit card company should listen to what you say and look into the problem.

## 3. Follow up with a letter

Also send a written notice to the credit card company as soon as possible to protect your legal rights. Your bill contains instructions on how and where to send this notice.



The address for billing disputes may be different than the address where you send your payments. Be sure to include:

- Your name
- Address
- Account number
- A clear explanation of what you think is wrong and why

Submit your written notice no later than 60 days after the creditor sent the statement where the error first appeared. Keep a copy of your letter as proof that you wrote to the credit card company.

## 4. Pay the other undisputed charges

You don't have to pay the disputed fees or charges or related finance or other charges while the credit card company investigates your dispute, but you are still responsible for paying correct charges on time.

## 5. See if the mistakes were fixed

Once you point out a mistake on your bill, the credit card company has 30 days to tell you it got your letter. It gets another two billing cycles to finish looking into your dispute.

You may see the disputed charge on your bill during this time. If so, you should also see a note saying that you do not have to pay the charge until the investigation is done.

If the card issuer decides that all or some of the charge is correct, it has to tell you:

- Why it thinks you owe the money.
- How much you owe.
- When you must pay what you owe in order to avoid finance or other charges.

### Credit card companies cannot:

- Report your payment as late to a credit bureau if you paid the undisputed amount on time.
- Charge you interest on the disputed charge while it is being investigated.
- Make you pay the disputed charge while it looks into the issue.

### If you need more help

If your credit card issuer doesn't respond, or if you need help, you can submit a complaint to us:



Online

[consumerfinance.gov/complaint](https://consumerfinance.gov/complaint)



By phone

Toll free: (855) 411-CFPB (2372)

TTY/TDD : (855) 729-CFPB (2372)



By mail

Consumer Financial Protection Bureau

P.O. Box 4503

Iowa City, Iowa 52244

We'll forward your complaint to the company and work to get a response from them. You will receive email updates along the way and can track the status of your complaint online.



# Avoiding Common (Major and Minor) Canning Mistakes

*Kathleen Riggs*, Family and Consumer Sciences Agent, Iron County

## Major Canning Mistakes – Potentially Deadly

**\*Making up your own canning recipe.** Without scientific testing, you will not know how long the product needs to be processed to be safe.

**\*Adding EXTRA starch, flour or other thickener to recipe.** This will slow the rate of heat penetration into the product and can result in undercooking.

**\*Adding EXTRA onions, chilies, bell peppers, or other vegetables to salsas.** The extra vegetables dilute the acidity and can result in botulism poisoning.

**\*Using an oven instead of water bath for processing.** The product will be under-processed since air is not as good a conductor of heat as water or steam. The jars also may break or explode.

**\*Not making altitude adjustments.** Since boiling temperatures are lower at higher altitudes, the products will be under-processed. Pressure canning requires adding more pounds of pressure while water-bath canning requires more processing time.

**\*Not venting pressure canner.** Lack of venting can result in air pockets (cold spots) which will not reach as high a temperature as is needed.

**\*Not having dial-type pressure canner gauges tested annually.** If the gauge is inaccurate, the food may be under-processed and therefore unsafe.

**\*Failure to acidify canned tomatoes.** Not all tomatoes have an adequate acid level (pH), especially if the vine is dead when tomatoes are harvested. This can result in botulism poisoning.

**\*Cooling pressure canner under running water.** Calculations as to processing time include the residual heat during the normal cool-down period as part of the canning process. Hurrying this process will result in under-processed food; siphoning of liquid from the jars and jar breakage may also occur.

**\*Letting food prepared for “hot pack” processing cool in the jars before placing them in the canner for processing.** The heat curves are based on the food being hot at the beginning of the processing. The product could be under-processed.

NOTE: Canned meat, vegetables, or salsa which is under-processed can cause botulism.

## Minor Canning Mistakes – Economic Loss, But Results Not Deadly

**\*Use of mayonnaise jars.** The thinner walls of the glass may break, especially if used in a pressure canner, and it may be more difficult to obtain a good seal. However, if it seals, it is safe to use.

**\*Use of paraffin on jams & jellies.** Small air holes in the paraffin may allow mold to grow. Also, paraffin can catch on fire if overheated during preparation. If preserves do have mold growth, the recommendation is not to eat the product, but discard it.

**\*Cooling too slowly after removing from canner.** (Example: stacked jars close together.) There is a group of harmless organisms called thermophiles that can survive canning. If bottles are held hot for long periods, they can produce acid (fermentation). This results in the defect known as “flat-

sour.” This is harmless, but produces an undesirable flavor.

***\*Storing food longer than recommended.***

Keeping foods longer than recommended or storing them at temperatures above 70° F for an extended period of time will decrease the quality and the value of some nutrients, but the product will be safe to eat. A darkening of fruits and change in texture is often a result as well.

The general guidelines for safe food preservation really are not difficult to follow. Just make certain to always use an up-to-date, scientifically-tested recipe, follow it exactly and make the altitude adjustments for time or pressure. If you have specific questions, contact your local USU Extension office. If you cannot find your local office listed in the phone directory under USU, look under the county government listings.

### Cautions Issued for Specific Foods

- **Butter** — For now, canning butter using any method is not recommended. Some methods are dangerous at best; others are not backed by science.
- **Hydrated wheat kernels (berries)** — Starch in wheat may interfere with the heat penetration during canning. Insufficient processing can result in botulism food poisoning. Wheat should be stored dry until use or refrigerated up to several days if hydrated for use in the near future.
- **Quick Breads (e.g. , banana, zucchini, pumpkin)** — Baking quick breads in canning jars and then placing a lid and ring on the jar to create a vacuum seal as it cools does not kill botulism-forming organisms that grow in warm, moist, anaerobic conditions. These items should be either baked fresh and served or frozen.
- **Dried Beans (pinto, kidney, etc.)** — To safely can dried beans, they must be hydrated first (usually 12 to 18 hours) and then brought to a boil for 30 min. Hot beans are then placed into hot jars for processing.

### General Rules

1. Always use up-to-date, scientifically tested canning recipes.
2. Only use approved, up-to-date canning methods (boiling water-bath or pressure).
3. Follow canning directions exactly.
4. Make altitude adjustments by adding more time to water bath canning or increasing pressure for pressure canned products.

5. Make certain canned products have a proper lid seal.

Note: Unless you are sure that the above general rules were followed, boil low acid foods for 10 minutes before eating them to inactivate botulism-causing organisms (*Clostridium botulinum*).

### Exceptions to the General Rules

- **Changing salt level in anything except pickles.** Salt acts as a preservative and adds flavor and crispness to pickles. In other foods, it is mainly used as a flavoring agent and is *added as a personal preference*.
- **Changing sugar level in syrup used for canned fruit.** Sugar helps fruit retain a bright color and firm texture, but is not necessary for safety.
- **Add EXTRA vinegar or lemon juice.** Bottled acids help obtain required pH (acid levels) in tomatoes and pickles. If a more tart or sour flavor is desired, more vinegar, lemon or lime juice may be added.
- **Decrease any vegetable except tomatoes in salsas.** Salsa recipes have been tested to ensure that they contain enough acid to be safely processed in a boiling water-bath canner. This acid is provided by the correct amount of tomatoes. The addition of vegetables has also been calibrated to balance the acid level. While it is dangerous to add more vegetables to salsa recipes, fewer may be used for a milder flavor.
- **Substitute bell peppers, long green peppers or jalapeño peppers for each other in salsa recipes.** So long as the total amount of peppers remains the same (or fewer) as what is listed in the tested recipe, peppers may be interchanged.

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This publication is issued in furtherance of Cooperative Extension work, acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture, Noelle E. Cockett, Vice President for Extension and Agriculture, Utah State University.



# A nutrition Fact Sheet



## Cooking for One or Two

Preparing meals for a family or friends often brings a sense of accomplishment. Eating alone or ‘just the two of us’ can seem like a big effort for a small reward. Instead of saying, “Why bother?” use some of these ideas to prepare healthy meals that taste great, are quick to fix, and do not produce too many leftovers.

### Shopping Ideas

- Buy only what you can use and store safely. Sometimes this will mean the smaller, more expensive container. It’s not a deal if you have to throw it away.
- Buy frozen vegetables so you can thaw out only what you will eat.
- Larger amounts of meat can be divided into smaller serving sizes and frozen for later use.
- Use nonfat dry milk for cooking or baking.
- Buy fresh fruit at different stages of ripeness and eat as it ripens.

### Cooking Ideas

- Cook a pot of stew, soup, or chili and freeze in small portions.
- Prepare a family-sized recipe and save half for another meal.
- Try a new recipe sized for one or two. Or look for and use cookbooks designed for one or two.
- Use “Planned Overs” for foods such as ham. Eat the ham for dinner, in an omelet for breakfast, and in a sandwich for lunch. Ham still leftover? Make scalloped potatoes and ham later in the week.
- Share the cooking with your child or spouse - a child can set the table and wash, peel, or cut fruits, vegetables, or bread. One person can prepare the main dish and the other the sides - salads, fruits, or bread.

### Create Your Own Salad

Yield: 1 servings • Serving Size: 4 cups

- 2 cups salad greens (romaine, spinach, or mixture)
- 1 cup chopped vegetables and/or fruits, such as cucumber, frozen peas or corn (thawed), red onion, tomato, mango, avocado, carrots, or salsa
- 3 ounces chopped cooked chicken, beef, pork, or tuna or ¼ cup cooked beans or 1 hard-boiled egg, chopped
- 1 Tablespoon chopped dried fruit, shredded cheese, or chopped nuts
- 2 Tablespoons lowfat dressing

Arrange greens on large plate or bowl. Add vegetables and/or fruits plus meat, beans, or egg. Add dried fruit, cheese, or nuts. Add dressing.

Nutrition Facts show information for romaine, cucumber, peas, tomato, carrots, raisins, chicken, and lowfat Italian dressing.

Nutrition Facts	
1 servings per container	
<b>Serving size</b>	<b>4 cups (362g)</b>
Amount per serving	
<b>Calories</b>	<b>230</b>
% Daily Value*	
<b>Total Fat</b> 4g	<b>5%</b>
Saturated Fat 1g	<b>5%</b>
<i>Trans Fat</i> 0g	
<b>Cholesterol</b> 55mg	<b>18%</b>
<b>Sodium</b> 390mg	<b>17%</b>
<b>Total Carbohydrate</b> 25g	<b>9%</b>
Dietary Fiber 5g	<b>18%</b>
Total Sugars 16g	
Includes 0g Added Sugars <b>0%</b>	
<b>Protein</b> 24g	
Vitamin D 0mcg	<b>0%</b>
Calcium 69mg	<b>6%</b>
Iron 4mg	<b>20%</b>
Potassium 628mg	<b>15%</b>

\*The % Daily Value tells you how much a nutrient in a serving of food contributes to a daily diet. 2,000 calories a day is used for general nutrition advice.