

# The Betty Newsletter

# The 50th Betty Newsletter!

Issue #50



Welcome to our 50th edition of The Betty Newsletter! We are now over the hill so to speak. In honor of our 50th here is an article all about the 1950s house hold culture and style that many people still adorn as fashion for today.

Rock n Roll was born in the 1950s and it is no wonder with the craze that Elvis Presley created. Such things as the greased back hair, white shoes, baggy pants, and leather jackets characterized his style. Elvis was not only said to cross boundaries or white and black culture mixing but also crossed the gender line with his use of make-up and bright colors.

Moving on to the ladies of the 1950s, trends that still hold today are the winged eye glasses with inlays of glitter or jewels. This is also the era for curvy ravishing women such as Marilyn Monroe and Audrey Hepburn. Those who utilized the pencil skirt to its full potential.

A great way to get these looks today is by going online and finding online companies that still deal



primarily in this era of style. Some of my favorites

www.Pinupgirlclothing.com<a href="http://">http://</a> www.pinupgirlclothing.com/><http:// www.pinupgirlclothing.com/>

http://www.retroagogo.com/servlet/StoreFront http://www.bettiepageclothing.com/

There are too many to speak of but these sites will get you started in your vintage style.

Why do the 1950s matter to us the FCS majors? Well in the 1950s the home environment had a huge overhaul. During WWI men were the one who went to war and women entering the job market to help in wartime production of goods. When men started to return these newly empowered women were not about

to return to their same household positions and so they spread out in the home and family oriented fields.

This also included the role of the man extending into the home as more and more women left the home for careers. Also people became consumer more than producers and this led to the production of food, clothes, and home furnishings being purchased not home made. So whether we don our vintage attire giving praise to our pioneers in the 1950s or not we can all continue to strive for greatness as Family and Consumer Science students as we enter our careers. Best of luck to you all as graduation also approaches.

Sources:

http://education.stateuniversity.com/pages/1976/Family-Consumer-Sciences-Education.html

-Emma Goerisch

name "The Betty" after the Betty Lamp: a symbol adopted by Family and Consumer Sciences representing joy, knowledge, fellowship, cooperation, service, achievement, and the light of home and mind.



### Luxurious Drink with (some) affordable price

- 1. Yellow Foot Sheraz (red wine): The Shiraz grapes are premiere grapes of Australia. Yellow Foot Sheraz is the best selling Australian wine in America at the moment. This wine comes as cheap as \$5.99, which explains the popularity among younger people. The taste resembles full body oak, tobacco, chocolate flavor. The Yellow Foot Shiraz would be described as dry red (not sweet).
- 2. Penfolds (red wine): Penfolds comes from the southern part of Australia similar to American wine countries such as Santa Barbara or Napa Valley. Penfoldsis a premiere label from of Australia. The price ranges from \$12-\$150 depends on the grapes, reserve, and age. Penfolds wine is dry, smooth, velvety; with a floral bouquet scent.



- 3. Martin Bilbau Rioja: This fine wine under 20 bucks is from Spain. Wine drinkers describe it as a delicate wine. Its taste reminds drinkers of truffle aroma, spices, roses and tobacco. Martin Bilbau Rioja ages in oak barrels for very long time. It is perfect to drink 6 years after bottle opening. Moreover, it is perfect for dinner with red meat or even fish.
- 4. Santa Margherita Chiati: This is an Italian wine. It comes from the Tuscan region of Italy. Santa Margherita Chiati is made of Tuscani' own unique grape, Sangiovese grape. People define Santa Margherita as elegant with a complex aroma. It pairs well with any Italian food.
- 5. If you really want go all out and drink a stupendous wine, you can never go wrong with the 1997 Opus One. With the price of \$200, this wine is perfect for important moments in life. The taste is very refined and is perfectly blended as if it was handmade and the maker spent his entire life on that bottle. Opus One stands for sophistication. This is definitely the wine that no one has an objection to.
- 6. Santa Margherita Pinot Grigio: Most white wine lacks complexity that red wine possesses. Moreover, most red wine is showcase wine. Nevertheless, Santa Margherita Pinot Grigio contains the quality of red wine in white wine. It Goes well with lighter food or finger food. The taste is delicate enough to not over power anything. It is also great with some bread and cheese or salami. Many people enjoy Pinot Grigio with seafood at dinner because it is very refreshing.
- 7. This next bottle will be a nice change for anyone' collection. Prosecco is a very refreshing sparking white wine. The price starts around \$10 to \$25. This is the champagne of Italy. Its taste is light and crisp. This wine goes great with any nice summer day or a fall afternoon.
- 8. Another alternative to reds and whites is port wine. Historically speaking, Port wine is typically served after dinner when the women have let the room. The wine is served it with cigars for gentlemen' after dinner activities. Britain invented this type of wine, then later passed it on to Portugal because Portugal is well know for its ports. Port wine is usually sweeter and much lighter. It is very smooth. Tawny port ages anywhere from 10-40 years. The taste resemblances brown sugar, vanilla, nutty flavor with a soft and silky texture.

-Paula Silpin



## To go to the movies or not?

With the cost of entertainment increasing and our paychecks decreasing, a lot of families are looking towards other attractions aside from going to the movies with their kids. In this article I will introduce other methods of watching movies that can be affordable for your growing family, friends, and shrinking paycheck.

The average cost of going to the movies has gone up since I was a child. To take your child to the latest films can be very expensive. Each ticket without including the new trend of 3-D can cost you around \$10, now

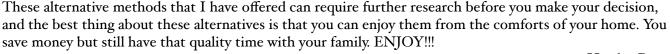
multiply that by 4. Taking your family to the theaters can cost you \$40 and that doesn't include food and beverage that the family might want.

Instead of breaking the bank for just one movie, how about you go rent movies from Red box?. Red box is this machine you can find at almost any supermarket or 7-11 and for a low fee of a dollar a day you can rent some of the latest movies and enjoy them from the comfort of your home. To find a local red box you can go to their website and type in your zip code and it will give you the nearest red box stations.

Another good alternative is subscribing to Netflix, you can try it out free for a month to test the waters to see if you like it and then pay as low as 7.99 a month to have unlimited access to television shows and movies via internet, and if you don't have internet at home you can pay 9.99 a month and get I movie at a time and then simply mail it back with a postage paid envelope that Netflix gives you.

Last but not least, you can go to your local library to rent movies out. You have to have a library card and return the movies in a timely manner in order to avoid their late fees. If you are on a really

tight budget and can not afford the other alternatives this can be your best bet. You can take your kids and family friends to get them interested in reading some books and letting their imagination run wild.



-Haydee Reyes



The Japanese Red Cross is in dire need for international assistance due to the recent Pacific Tsunami and 9.0 earthquake that struck Japan on March 11th, 2011. Please donate to the American Red Cross by either texting "REDCROSS" to 90999 for a \$10 donation or for information on donating money, goods/supplies, and or your services go to www.redcross.org for a location near you. Together, we can help our brothers and sisters in Japan get through this tragic event.



#### Oldie But A Goodie

Keeping traditions alive in families make certain outings and holidays extra special. It is also exciting when two people create their own traditions that they start and pass down to their children. Sometimes traditions extend from family members to also sharing memorable experiences with close friends.

One tradition that I recall since I was a kid that will forever be an oldie but a goodie is going to the Bob Baker Marionette Theatre in Downtown, Los Angeles during the holiday season in December. At a low price people can venture an experience of a lifetime that is not common for many people to ever see. This theatre has been located in Downtown, Los Angeles for many years and can also be a part of family traditions for many years as well. However, I do recommend everyone to experience this with his or her love ones whether it becomes a tradition or not. This is quite an adventure for children and adults to use their imagination away from the common entertainment brought by technology nowadays. It is awesome to experience the magic of imagination as puppeteers bring life to marionettes in a live show, it is definitely a must see face to face.

I was able to experience this as a kid in the audience and had the privilege to be trained and hired as a puppeteer my senior year in high school and bring forth a great experience to many families. It is important for families to have fun traditions such as these to keep special bonds going that can have a positive impact on family ties throughout a lifetime.

-Allison Dubon

# Own a home and want a better interest rate, but owe too much? Can't Adored your current payment?

The Home Affordable Refinance Program (HARP) is a government sponsored refinance program available to borrowers whose mortgage loans are owned by Fannie Mae and Freddie Mac.

HARP permits a borrower to refinance their mortgage even if their home has lost value (up to 125%) and allows the borrower to have a higher debt-to-income ratio (sometimes as high as 60% or more).

This program is meant to make home ownership more affordable by reducing the interest rate and/or monthly mortgage payment for the borrower. One unique advantage is that there is no need for MI (mortgage insurance) long as there was no mortgage insurance on the original loan.

Each lender may have its own specific eligibility criteria. Contact your lender to see if HARP is available for you. Simply inquire about doing a "HARP Refinance".

On the other hand, the Home Affordable Modification Program (HAMP) is meant to help borrowers who are going through financial hardship and who are having difficulties making their mortgage payment. Anybody having such difficulties should contact their lender immediately to see what assistance programs might exist on their loan.

Similar to the HARP program, HAMP also requires that the investor be Fannie Mae or Freddie Mac. Even if your loan is not owned by either of these agencies, chances are your lender will offer some kind of modification to try to keep you in your home.

See House Payments on page 5



### **Earning Your Grade**

On November 24,2010, the L.A. City Council moved one step forward to requiring all food trucks in Los Angeles post a letter grade issued by a health official. For the measure to go into full effect, the mayor will need to sign the official document. The measure requires food trucks in LA County to be inspected twice a year and post the letter grade inspectors hand out. The Southern California Mobile Food Vendors Association supports the measure hoping to give reassurance to its customers. Also, included in food trucks are the catering vehicles that are on movie/tv filming locations. The city council however is working to make those vehicles excluded from the regulation.

It is estimated that there are about 9,000 to 10,000 food trucks in LA County. They each serve different types of cuisines. Questions have been brought about cleanliness on the trucks with all the different cuisines offered. Some popular food truck vans are Kogi BBQ, Sprinkles Cupcake Van, Don Chow Tacos, and Coolhaus. Many of these food trucks travel all over Los Angeles and are in different areas each day. Most recently The Food Network did a reality show with food trucks called, "The Great Food Truck Race". Food trucks that participated went across the country and competed with other food trucks. Many of the teams were from California. Including the winning truck, "Grill Em'All", from Los Angeles that prepares gourmet hamburgers. The new boom of popularity food trucks give a new meaning to the term 'fast-food'. You can find where your favorite food truck is located you can follow them on Twitter, on the website www.clustertruck.org, or download the iPhone app FoodTruck.

#### References:

http://www.dailynews.com/ci\_16703320?IADID=Search-www.dailynews.com-www.dailynews.com http://www.foodnetwork.com/shows/the-great-food-truck-race-team-bios/index.html http://golosangeles.about.com/od/losangelesrestaurants/tp/Los\_Angeles\_Food\_Trucks.htm

-Francesca Campisi

#### **HOUSE PAYMENTS** AS SEEN ON PAGE 4

Your lender will determine if you're eligible for a modification by asking a series of questions relating to your current circumstances. Though the modification process may be lengthy and sometimes frustrating, the rewards of successfully completing a modification can be significant.

Some major benefits of a modification are: lower interest rate (sometimes as low as 2% initially). investor can also choose to re-amortize (or stretch) the loan out to as long as 40 years (which helps reduce the payment). A portion of the principal balance may also be deferred (not forgiven) with interest-free terms.

Under the HAMP program, typically the borrower's PITI (Principal, Interest, Tax and Insurance) payment should be no more than 31% of the borrower's gross monthly income. For example, if someone is making \$5,000 a month before-tax, their new monthly payment (including taxes and insurances) should not exceed \$1,550. The methods mentioned above are some of the ways the payment can be reduced.

I hope these explanations and formulas help you or someone you know. If you have any further questions regarding these programs I suggest contacting your existing loan servicer or a large commercial lender for further advice and guidance. Simply call the telephone number on your mortgage statement.

-Sara Ganji

#### **UPCOMING EVENTS!**

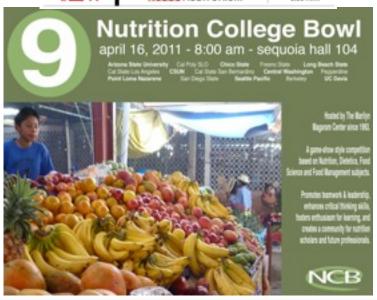


# MOVIE NIGHT **JAPAN**

Join SAFCS for an evening to support Japan recover from the recent Tsunami and 9.0 earthquake

NOBBS AUDITORIUM

630 PM.



#### Contributors

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Erin is an FCS professor and the advisor of SAFCS.

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Emma is the vice president of SAFCS. She is also a Nutrition & Dietetics, Food Science

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#### PAULA SALPIN

This is Paula's first Betty article!

#### HAYDEE REYES

Haydee is now a published writer for the Betty!

#### **ALLISON DUBON**

Allison is a senior and a Family Studies option.

#### **SARA GANJI**

This is Sara's first published Betty article!

#### **WE WANT TO HEAR FROM YOU!!!**



It is EXTREMELY important to us in SAFCS that we highlight each option, discussing current issues, trends or just fun things fun to know. Please write for The Betty. Your option is important so LET'S HEAR ABOUT IT!!! The editor can't write it all. SHE NEEDS YOU HELP! NOW!

Send an article to the editors, at thebettynewsletter@csun.edu and watch for it in the following issue! Submit your article with your full name, major and option, and a picture of your pretty face.