



The Betty Newsletter

Issue #20



Don't say the "F" word

Nearly 80,000 California homes fell into foreclosure in the past few months. Many foreclosures were a result of loans given to people who apparently could not repay them, and would eventually default and face foreclosure. Borrowers with bad credit histories and no documented fixed income were approved for loans. This eventually led to an increased rate of foreclosures. Many did not predict the reprising of loans that occurred in a few years time. Some of these loans added interest which wasn't charged to the standard so that the actual mortgage amount was also increasing. These loans were so problematical that many debtors were unable to comprehend them which lead many to foreclosing their homes. Many of these home owners were unable to refinance and eventually defaulted on their mortgage repayments and as a result they faced foreclosure. The Realtors association expects the housing economy to reach its weakest point during the next three quarters and then begin to around in the second half of next year.


Information retrieved from: www.all-foreclosure.com; www.foreclosuredataonline.com

-Patricia Alfaro

YES, WE CAN! YES, WE DID! VICTORY!!!



This newsletter was named '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.





THE MYTH OF MODELING

It is no surprise that there is a common stereotype of models. They are 5'10 and weigh 110 pounds, they don't eat, and perhaps are not very educated. I believe I have overcome many of those stereotypes. I am 5'5, and 120 pounds. I have been in modeling for over 5 years. I booked a Guess campaign at the age of 19 and have been in a variety of print ads and magazine editorials over the years. Sure, I watch what I eat, but I definitely eat a healthy amount. I have never once stopped going to school while modeling. I always made school a priority. Is that breaking the stereotype or what?

Working in the modeling industry, I am well aware that the ads you see in the magazines are not the real bodies or faces of the models. I have literally seen photographers retouch and augment models bodies and faces to make them what they define as "perfect." It is not unlikely that you see a picture of yourself in a magazine and you don't recognize your own nose; maybe that is because it isn't yours! Being in this exterior based industry you need to have tough skin and take nothing personal. I have learned to accept myself the way I am and never let anyone bring me down. I feel increasingly more frustrated when I hear young girls are comparing themselves to these models and if they don't look like them they're not beautiful. This is just ridiculous, when are girls going to stop being so hard on themselves? I wish these young girls and women would stop comparing themselves to these unrealistic figures and recognize the beauty within themselves.



-Jennifer Plotkin-

THE TRUE MEANING OF TEACHING

An old friend called me to tell me one of his best friends was murdered. Kirsten was just an acquaintance of mine and I was unaffected until I decided to google her name. When you google Kirsten Brydum, not only does information about her death come up, but information about her life.

To say that I'm inspired is an understatement. She was involved in many networks which sought to help people who were truly seeking social change. She started the Really Really Free Market in San Francisco where people bring their unwanted items to Dolores Park on the last Saturday of every month to give to those in need. She was traveling the country to research other collective autonomy movements. "Collective Autonomy refers to a strategy: Collectivizing our energy and resources in order to approach autonomy from forces of oppression. It is self-sufficiency achieved through cooperation" (Brydum, 2008).



Her life was based on random acts of kindness, yet it was cut short by a random act of violence.

I thought about everything she did in her short 25 years. I wondered if I died tomorrow, or even next year, what information would come up if you googled me. Would people learn and grow from my accomplishments as I have with Kirsten's?

This is the kind of teacher I strive to be. I want to teach by example. When new ideas are sparked inside of you, how can you put them to work to teach others? I urge you to look at Kirsten's virtual memorial and read about the things she has accomplished. Teaching is leading by example. We are in the helping profession and she had many ideas on how to help.

http://www.virtual-memorials.com/main.php?action=view&mem_id=14816&page_no=1

-Jaclyn Mandel



WHERE DID I PUT THAT THING?

If you're like me, you can never find your keys...especially when you're in a hurry! Actually, I can hardly ever find anything I'm looking for. And believe it or not, my house is neat and tidy. I just don't know where anything is half of the time. Then I met Michelle Cloney, founder of i-organize, LLC. Michelle has a knack for everything organizational and turned this talent into a business in 2006. As a personal organizer, Michelle helps her clients organize their lives in a way that works for them. Her philosophy is based on the belief that the things in our lives represent a part of who we are. By keeping old useless things around, you may be holding on to the past and taking up space for new things literally and figuratively. Michelle believes that we must keep only what serves us and to organize in a way that works best for your own unique needs. Here are few organization tips from Michelle.

1. Everything must have a home. In my case, this is exactly what I needed to hear. If everything has a home, then you know where to find it. It may sound simple, but one way to do this is by putting like with like. For example, put office supplies with office supplies. Keep books with other books etc. Even get a labeler if necessary to remind you where things go.
2. Get rid of junk. We often have so much stuff we don't even know what we have. Have you ever purchased something only to realize that you already had it, you just didn't know where it was. I have. Michelle suggests going through what you own and sorting everything into categories. For example, things to keep, recycle, and throw away. Though this will take some dedication, the end result will make your life much easier. You will eliminate all the unnecessary stuff in your life.



3. Keep a notebook. I find that I write notes and lists all the time. But, the pieces of paper are all over the place or I lose them. By having one notebook to write lists, thoughts, ideas, notes, contact info, etc. you will be able to find exactly what you wrote down. Different notebooks work for different people. Personally, I chose a notebook that fits into my purse, that way I can bring it everywhere. This is just a brief overview of how a personal organizer can help you change your life.

For more tips on organizing, contact Michelle Cloney at <http://www.iorganizelife.com>.

-Sheri Curtis

RELIEF, EMBARRASSMENT AND BETRAYAL ALL IN ONE NIGHT

As I sit finishing *Betty 20*, the TV plays in the background. Screaming from Obamarama, booing during concession speeches and the sound of my disappointed sigh for propositions fill the cold autumn air.

Tonight, American history was made. The first Black president has just been elected. This victory brings relief to me, as I have said "if McCain wins, I move to Sweden." But honestly, Obama winning should not be big news. How dare we, as Americans, still notice color lines. What an embarrassment that we once treated people like property. This, I am ashamed to admit is our history.

More discrimination: at midnight (as I type), 49% of precincts are reporting on Proposition 8, and it is passing 53% to 47%. This is a stab in the back. How dare we dictate and strip rights away from our fellow man. How dare we write into law that some humans are not human enough.

After the roller coaster of emotions, I care not to follow the other propositions. I now only care that prop 8 does not pass. The night is young.

-Valerie Yu



A FAMILY AND CONSUMER SCIENCES CROSSOVER: FAMILY STUDIES AND CONSUMER AFFAIRS

With money being the number one problem in any marriage, you might have to ask yourself what steps can you take to save your relationship during this financial crisis? Well, according to Dr. Gail Saltz, a psychiatrist who appeared on the Today Show there are four steps a person should contemplate when attempting to save their marriage:

1. Agree on full disclosure by creating a dialogue of honesty: by staying honest in your marriage you build your relationship on a solid foundation. A good example of financial dishonesty would be credit card debt. Many people tend to shop and hide their receipts from their spouse; this behavior creates more tension in the marriage later and is caused by lack of dialogue in the relationship. This behavior can also result in losing your spouse's trust and if you don't have trust in your marriage you have no intimacy, which means you're in big trouble.
2. Be proactive instead of being reactive, in most cases too much time is spent arguing about the problem instead of coming up with the solution, and a prevention method to avoid making similar mistakes. It's not a good strategy to judge your spouse on their financial actions it won't make the problem any smaller. Instead think together on a positive solution.
3. Priority Powwows— sit down once a week and take a look at your financial budget, make weekly budgets, and if you have kids get them involved; they may have great ideas. Getting involved will help them understand where the family is financially which consequently may result in their overall appreciation for money. A lot of couples don't share the financial responsibilities; in the old fashion set up men brought home the money and the women took care of paying the bills, but with the hectic schedules of today's households that's no easy task. By making it a priority for the family to meet once a week for financial discussions the financial burden will not fall on just one individual person - two heads are always better than one - and it's even better when the whole family can get involved.
4. Have willingness to compromise; you can't always expect to get what you want. Sometimes giving in may result in a greater satisfaction. Being able to compromise with your spouse means you're a rational person and that's a great quality to possess when aspiring to have a healthy marriage.

Now you need to take these steps and apply them to your life. Whether you're married or not, they can apply to any type of relationship and are proven to work. If only everyone in this country practiced these steps, we would live in a much better world: built on honesty, sympathy, communication and organization (which is what the four steps are fundamentally about).

-Isabel Mendoza



Stay Tuned!

"Advice From a Newlywed" will return in the next issue. Mrs. Maxwell is working hard. Also, stay tuned for the Mr. Maxwell interview edition of "Advice". Mr. Maxwell will be featured in our end of the semester issue, when the Maxwells give up their title of "newlyweds".



WHERE DID THESE 100 POUNDS COME FROM?

About 4 years ago I was at my highest recorded weight of 250 lbs. I never thought I would reach 190. Then I thought I'll never weigh 200... 210...215...220...230 and after I the scale read 230 pounds I knew there was no stopping me. I was my own worst enemy. How did I gain this 100 pounds? Where did it come from? I was hardly eating... or so I thought.

Some people shop under stress, others may exercise. Yet for me, neither shopping nor exercise were my solution. My subconscious solution was to eat-- and, boy, did I eat. I ate, and ate and ate. What was going on in my life that led me to the food and massive weight gain in such a short period of time?

I think I have to admit that it was a combination of several things all tied into one. Not knowing how to balance a checkbook or balance my time between work and school or my relationships was the least of my problems. My issue was that I did not know how to express my true feelings. This always left me feeling overwhelmed and stressed and somewhere along the line I discovered the release that food temporarily provided me with. For a short amount of time I didn't care about my unbalanced bank account or my out of control life. All was well with my soul as long as I had my binge foods by my side. Of course no one knew about it because that was another way I felt I had control in my life. By hiding and sneaking foods from my friends and family, I was successful in packing around 100 pounds on in roughly 1 year, all behind closed doors. I was miserable and had no idea that the life I was living wasn't in fact a life at all. I was a walking dead woman. I was addicted to food. Like an Alcoholic is addicted to alcohol I was addicted to bingeing. It was my only hope, my only way of living was leading me to a slow death.

It is true that the things we fear the most are sometimes the best things for us. Change is a natural part of life. We either change or we die. Maybe not physically or right away, but emotionally and spiritually we die inside. I now am 83 pounds down from what I once weighed and have

found freedom to live. If any one reading this struggles with being addicted to bingeing, purging, anorexia or bulimia, contact me at

one.anonymous.girl@gmail.com for support!

-One Anonymous Girl



Contributors

VALERIE YU



Valerie is the editor of The Betty. She is a Family Studies option.

ERIN MATTHEWS, M.S.

Erin is an FCS Professor and the advisor for SAFCS.



JACLYN MANDEL



Jaclyn is a senior and a family studies option.

PATRICIA ALFARO

Patricia is a family studies option and a senior.



JENNIFER PLOTKIN



A senior, Jennifer is a family studies option.

SHERI CURTIS

Sheri is also a senior and a family studies option.



ISABEL MENDOZA



Isabel is a senior consumer affairs option.

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 to know. Please, write for the Betty. Your major is important, LET'S HEAR ABOUT IT!!!! The editor can't write it all. SHE NEEDS YOUR HELP! NOW!

Send an article to the editor, Valerie Yu, at valerie.yu.17@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.