



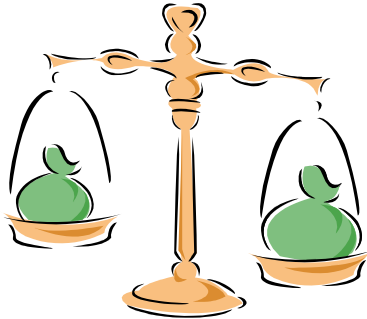
Beaver County

Family & Consumer Sciences

Newsline

February 2006

▲ Beaver County OSU Extension Office ▲ Box 339 Beaver OK 73932 ▲ Courthouse ▲ 580-625-3464 ▲



Strong Relationships Require Financial Stability

It is estimated that many American adults spend up to 80% of their waking hours either earning, spending, or thinking about money. That's more time than we spend focused on any other topic.

Debt brought into marriage is an especially troublesome part of many couples' money problems. Research shows that debt brought into marriage is the number one problem for newlyweds. In fact, 67% of women and 74% of men enter marriage with at least some debt. With the exception of home loans,

debt comes mostly from auto and student loans, credit cards, or medical bills.

Money is one of the topics couples fight about most often. It is also a contributing factor in divorce. Unfortunately, debt never rests, sleeps, gets sick, or goes on vacation and as long as you have debt you will be in financial bondage.

In a study of 21,501 couples, Olson (2003) found that 66% indicated that problems associated with major debt was one of the top five financial stumbling blocks in marriage. In contrast, he found that one of the unique strengths of the majority of happy couples was that they did not have major debt problems.

Develop a plan to begin reducing debt now.

1. Communicate – This is the most important thing you can do to minimize financial fights. Sit down together and share your financial information with one another, including what you make, what you've saved, what you own, and what you owe.
2. Don't keep secrets – It's a bad idea to hide your debts. Share your debts, family financial upbringing, and current views on money with your fiancé or spouse.
3. Establish common goals – If you are both in agreement you will be more willing to work together to meet those goals. Start by answering the following questions. What do both of you want to do with your money? How will you get out of debt?
4. Quantify your goals – Goals that aren't written and formalized are little more than wishes that often go unfulfilled. Plot out exactly how and when you will pay off your debt. Use one of the suggested books or Web resources to help with this. Listed on the web at: <http://extension.usu.edu/files/publications/FL2003-03.pdf>
5. Develop a budget – Keep a money diary to get you started. Keep track of everything you spend. Then you will know where your money goes. You can't stay within your budget if you don't know where your money goes.
6. Use savings to pay off high interest loans – Having some emergency savings is wise, but if you're paying more

interest than you are earning, consider paying off your loans with savings.

7. Switch to a credit card with a lower interest rate – Many low interest credit cards exist. Shop around and choose one that gives you a consistently low rate. Don't pay more than you have to.

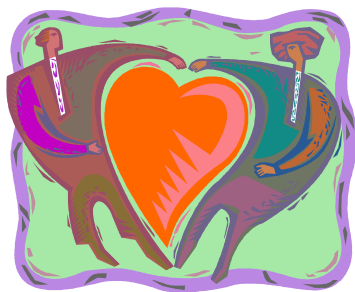
8. Consolidate your debt – Find one low interest loan where you can combine all your debt and have only one payment. This will reduce your monthly payment and help you pay the debt off more quickly.

9. Pay more than the minimum due – Do this on credit cards, mortgages, or wherever you can. You will end up paying much less for things in the long run and you will pay them off more quickly. 10. Cut spending - Spend less and put the money you save toward paying off debt. Do this by budgeting, kicking an expensive habit, and leaving credit cards at home (or getting rid of them).

11. Be a financial housekeeper – One of you should take the lead in managing your finances to make sure bills get paid on time and checkbooks get balanced. However, both of you should be aware of and take responsibility for your financial situation.

Source: Utah State Cooperative Extension at <http://extension.usu.edu/files/publications/FL2003-03.pdf>

Heart disease is the Number 1 killer of American Women.



Too few people realize that heart disease is the No. 1 killer of women—and of men—but the good news is that heart disease can largely be prevented.

It's important to reduce your risk factors, know the warning signs, and know how to respond quickly and properly if warning signs occur. The American Heart Association has identified several risk factors. Some of them can be modified, treated or controlled, and some can't. The more risk factors you have and the greater the level of each risk factor, the greater your chance of developing coronary heart disease.

What are the major risk factors that can't be changed?

Increasing age — Over 83 percent of people who die of coronary heart disease are 65 or older.

Gender — Men have a greater risk of heart attack than women do, and they have attacks earlier in life.

Heredity (including Race) — Children of parents with heart disease are more likely to develop it themselves. Heart disease risk is higher among African Americans, Mexican Americans, American Indians, native Hawaiians and some Asian Americans.

What are the major risk factors you control by changing your lifestyle or taking medicine?

Tobacco smoke — Smokers' risk of developing coronary heart disease is 2 to 4 times that of nonsmokers. Cigarette smoking is a powerful, independent risk factor for sudden cardiac death in patients with

coronary heart disease; smokers have about twice the risk of nonsmokers.

High blood cholesterol — As blood cholesterol rises, so does risk of coronary heart disease. When other risk factors (such as high blood pressure and tobacco smoke) are present, this risk increases even more. A person's cholesterol level is also affected by age, sex, heredity and diet.

High blood pressure — High blood pressure increases the heart's workload, causing the heart to thicken and become stiffer. It also increases your risk of stroke, heart attack, kidney failure and congestive heart failure. When high blood pressure exists with obesity, smoking, high blood cholesterol levels or diabetes, the risk of heart attack or stroke increases several times.

Physical inactivity — An inactive lifestyle is a risk factor for coronary heart disease. Regular, moderate-to-vigorous physical activity helps prevent heart and blood vessel disease. The more vigorous the activity, the greater your benefits. However, even moderate-intensity activities help if done regularly and long term. Exercise can help control blood cholesterol, diabetes and obesity, as well as help lower blood pressure in some people.

Obesity and overweight — People who have excess body fat — especially if a lot of it is at the waist — are more likely to develop heart disease and stroke even if they have no other risk factors. Excess weight increases the heart's work. It also raises blood pressure and blood cholesterol and triglyceride levels, and lowers HDL ("good") cholesterol levels. It can also make diabetes more likely to develop. Many obese and overweight people may have difficulty losing weight. But by losing

even as few as 10 pounds, you can lower your heart disease risk.

Diabetes mellitus — Diabetes seriously increases your risk of developing cardiovascular disease. Even when glucose levels are under control, diabetes increases the risk of heart disease and stroke, but the risks are even greater if blood sugar is not well controlled. About three-quarters of people with diabetes die of some form of heart or blood vessel disease. If you have diabetes, it's extremely important to work with your healthcare provider to manage it and control any other risk factors you can.

What other factors contribute to heart disease risk?

Stress — Individual response to stress may be a contributing factor. Some scientists have noted a relationship between coronary heart disease risk and stress in a person's life, their health behaviors and socioeconomic status.

Alcohol — Drinking too much alcohol can raise blood pressure, cause heart failure and lead to stroke. It can contribute to high triglycerides, cancer and other diseases, and produce irregular heartbeats. It contributes to obesity, alcoholism, suicide and accidents. The risk of heart disease in people who drink moderate amounts of alcohol (an average of one drink for women or two drinks for men per day) is lower than in nondrinkers. One drink is defined as 1-1/2 fluid ounces (fl oz) of 80-proof spirits (such as bourbon, Scotch, vodka, gin, etc.), 1 fl oz of 100-proof spirits, 4 fl oz of wine or 12 fl oz of beer.

Source: American Heart Association at www.americanheart.org

Breaking Barriers to Fitness

Sticking to a regular exercise schedule isn't always easy. After all, there are plenty of potential hindrances such as time, boredom, injuries, self-confidence. Don't let these issues stand in your way. Learn tips for overcoming common barriers to fitness.

Barrier 1: I don't have time to exercise regularly.

Many of us are so busy on a daily basis that we can't seem to find the time for routine workout sessions. Don't sweat it! Focus on getting the most out of your time with these tips:

- Shorter spurts of exercise spaced throughout the day can offer as much benefit as one longer workout. Squeeze in a few 10-minute walks on your breaks or throughout your day.
- The hours after work and before bedtime tend to get hectic. Start by getting up 30 minutes earlier two days a week to exercise. Once you've adjusted, try adding an extra day until you are doing this daily.
- Triumphantly claim the back row of the parking lot as your own and walk quickly to your destination.
- Trade in your weekly Saturday couch potato status for a weekly Saturday bike ride, rock-climbing lesson or trip to the pool.

Let's face it. We have to make some changes in order to get fit. Take a look at your schedule and you're bound to find some extra minutes for exercise.



Barrier 2: Exercise is boring.

I don't like to do the same thing day after day. It's natural to grow weary of a repetitive workout day after day, especially when you're going it alone. It might be helpful to:

- Join forces with friends, relatives, neighbors or co-workers. Not only will you benefit from the exercise, but the social interaction can help motivate you and lift your spirits as well. Offer encouragement to one another when the going gets tough.
- Check out exercise classes or sports leagues at a recreation center or health club. Learn a new skill and meet new people while getting a great workout.
- Change from day to day. Cross-training lets you rotate among several activities — such as walking, swimming and cycling — to keep you on your toes, physically and mentally. It's a great way to develop a variety of skills while conditioning different muscle groups.

Remember: Exercise doesn't have to be boring. Choose activities that you enjoy doing, and you'll be more likely to keep your interest level up!

From "Barriers to Fitness" at

<http://www.mayoclinic.com/health/fitness>

FREE Exercise Class for Older Adults

Lynn Madson with OEDA AAA is implementing an Exercise Class for Older Adults in Beaver County. The exercises consist of endurance, strength, flexibility, and balance. All exercises can be modified to be done while sitting in a chair. The Exercise Class can also be customized to include activities that are appealing to the participants. The class is tentatively scheduled for Mondays, Wednesdays, and Fridays at 10:00 a.m. to 11:00 a.m. at the Beaver Senior Center. If you are interested in attending the Exercise Class, have questions, or would like to have another class at a different location, please call Lynn at 625-4531 or 625-3554 (evening).



Tube Quilt Workshop is set for March 7th at the Fair building from 9:30am to around 4:00pm. (Lunch is on your own.) Emma Zielke, Balko HCE member, will help participants create a quilt top using 8 or 9 fat quarters. Some of you may have seen Emma's tube quilt at Festive Creations Day; she promises that it's quick and easy! Please call the Extension Office at 625-3464 to enroll and get a supply list.

Past newsletters can be found on our web site at <http://countyext.okstate.edu/beaver>.

Art Supplies Needed for the Child Care Providers Seminar. Please let us recycle or reuse your surplus. Any of the following would be appreciated: Women's Magazines, Shoe Boxes with lids, construction paper, long shoe laces, markers, popsicle sticks, map pencils, or brown paper lunch bags. Please bring your donations to the Extension Office in February. FYI—the seminar will be Saturday, March 25th; HCE will cater the meal.



Low Maintenance Gardening will be presented by Rick Nelson, Beaver Co Ext. Educator, at 10:00 am on Wednesday, February 22. It will be held in the Extension Office located in the lower level of the courthouse. Bring a friend and learn ways to make gardening easier! (This presentation serves as the Leaders' Lesson. Please make sure your group is represented.)



OHCE NEWS

Beaver County OHCE has purchased state-of-the-art, tankless hot water heaters for the fair buildings. These should be installed in time for the Stock Show; even the concession stand should have hot water when all the improvements are finished!



Stock Show Concession Stand Agenda Groups are once again asked to supply just 2 dozen homemade cookies or brownies; prepackaged 3 average sized cookies or one (1) 3 inch x 3inch brownie or rice crispy treat in a plastic bag. Cookies may be brought to the concession stand on Monday morning. Workers are needed as follows:

Monday, Feb 27
10-2 Clearlake
2-6 Anthony

Tuesday, Feb 28
10-2 Logan and Balko

NW District Meeting will be held at the First Christian Church in Woodward on March 21. AM Sessions – President's Session, State Lessons: Developing Resilient Children & Walking, Cultural Enrichment Committee: Quilting, Resource Management Program & Treasurer's Session. PM Sessions – Folk Art: Painted Rocks, Photography, Water Gardens, History of NW Area, Line Dancing, Life's Lessons Learned in the Garden, Standards of Quality for Food Judging & FCS Educators' Session. Registration is still just \$12.00, and is due to Charlene by March 6th. Lunch of grilled chicken and brisket is included. (Late registration or at the door is \$15.00) Since the meeting is in Woodward, this would be a great time to invite a potential member to join you to get a glimpse of what OHCE is all about!

2006 UPCOMING EVENTS

- FEB 20** President's Day—Courthouse Closed
Beaver Local Stock Show at 6pm
22 Low Maintenance Gardening
27-28 Beaver County Stock Show
- MAR 7** Tube Quilt Workshop 9:30am Fair building
21 NW District OHCE Meeting in Woodward
25 Child Care Providers Seminar

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Liz Gardner-McBee, Extension Educator,
Family & Consumer Sci./4-H Youth Development