



Beaver County

FAMILY AND CONSUMER SCIENCES

Newsline

September 2005

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

BEAVER COUNTY FREE FAIR: September 6-10, 2005



Please help keep this tradition alive and strong by entering items in the fair. The open class selections are vast and varied so there is an area for everyone to exhibit something. Get your entries pre-registered with the Extension Office and avoid the long lines!

Free Credit Reports Are Here

If you've ever applied for a credit card, a personal loan, or insurance, there is probably a file of information about you somewhere. The file will include information such as where you work and live, your income and debts, how you pay your bills, and whether you've been sued, arrested, or filed for bankruptcy.

Companies that gather and sell this information are called Consumer Reporting Agencies. They sell this information — your credit report — to creditors, employers, insurers, and other businesses that have a legitimate reason to get the information. Many financial experts suggest checking your credit report at least once a year from each of the three national Consumer Reporting Agencies — Equifax (800-685-1111 or www.equifax.com); Experian (888-397-3742 or www.experian.com) and Trans Union (800-888-4213 or www.transunion.com). Mistakes do happen! If you're thinking about buying a home or a car, checking in advance on the accuracy of your credit report could help speed up the credit approval process and assure the best possible credit terms. Checking your credit report also can help guard against identity theft.

As a result of the Fair and Accurate Credit Transactions Act of 2003, each of the three nationwide Consumer Reporting Agencies must provide you with a free copy of your credit report — at your request — once every 12 months. Access to these free credit reports is being phased in over nine months, depending where you live, with the phase-in completed by September 2005.

Access to free annual credit reports in Southern states — including Oklahoma — started June 1, 2005.

To order your free annual credit report:

- Call 877-322-8228;
- Complete a credit report form online at www.annualcreditreport.com
- Complete the Annual Credit Report Request Form (also at www.annualcreditreport.com) and mail it to the Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

How fast you receive your free annual credit report depends upon how you ordered it. If you requested your report online, you should be able to access it instantly. If you ordered your report by calling or by mail using the Annual Credit Report Request Form, your report will be processed and mailed to you within 15 days.

It might be a good idea to stagger your requests for a free credit report during the year in order to have a new report from one of the Consumer Reporting Agencies every four months or so. If you want another copy of your credit report from a Consumer Reporting Agency within a 12-month period, you will be charged a fee.

Continued on page 2.

Credit Score



When ordering a credit report (whether free or not), you also can request a credit score (which is a numerical summary of your creditworthiness). Credit scores are intended to help creditors and others who use credit reports make reasonable decisions as quickly and efficiently as possible.

Starting December 1, 2004, you have new rights to obtain your credit score from a Credit Reporting Agency, as well as an explanation of the key factors used in computing the score. If the credit score came from another company, the Consumer Reporting Agency must tell you

how to contact that firm to obtain the rating factors.

As for the cost of obtaining your credit score, the Credit Reporting Agency may charge you a "reasonable fee," as determined by the Federal Trade Commission. Where credit scores are used in connection with certain home loan applications, you may be able to access your credit score and some basic information about them for free.

Sources: Joyce E Jones, OCES Personal Finance Specialist from *Resource Update* March 2005 edition

Breakfast is Still the Most Important Meal of the Day



Everyone has heard the saying "Breakfast is the most important meal of the day."

When it comes to children, that statement holds even more truth. Children who do not eat a healthy breakfast often have trouble concentrating. They are more likely to be described as anxious, fidgety, depressed, or irritable by their teachers

It's no secret that families are rushed in the morning hours. However, research indicates that even children who do eat breakfast may be able to make better food choices. It's important to stock the pantry with healthy food. When breakfast cereal

is on the menu, choose those made with whole-grains. Whole grains keep us feeling full longer than foods with a high sugar content.

Nearly 37 percent of school children do not eat anything for breakfast. This results in those children getting less than two-thirds of the Recommended Daily Allowance for many essential vitamins and minerals. One good thing to keep in mind is that breakfast does not necessarily have to mean "breakfast foods" nor does not mean it has to be time consuming to prepare. A slice of cold cheese or vegetable pizza and a juice box of 100% fruit juice can be a healthy choice and can be eaten on the go. A piece of toast with peanut butter, a peach and a glass of low-fat milk provides many nutrients children need for a day of learning.

Other quick and tasty breakfast ideas include adding dried cranberries and almonds to instant oatmeal; combine low-fat milk, fresh or frozen strawberries and a banana in the blender for a fruit smoothie; spread peanut butter on a whole grain hot dog bun, add a banana and sprinkle with raisins; or sprinkle grated Monterey Jack cheese on a corn tortilla, microwave for 20 seconds and top with salsa.

It is a good idea to try to include at least one serving of fruit with breakfast. Young or old, individual who skip breakfast all together are more likely not to get in the recommended five to seven servings of fruits and vegetables per day. Orange juice, unsweetened apple sauce, raisins, bananas or pancakes or cereal topped with berries are just a few examples of how to incorporate a serving of fruit into breakfast. It can be difficult to catch up on the recommended daily fruit servings if breakfast does not include fruit. And as an added bonus, research shows that individuals who eat plenty of fruit and vegetables generally have a lower risk of heart disease, cancer and other chronic diseases.

Some children may have a lunch time scheduled later than they would normally eat lunch. It is especially important for these children to eat a nutritious breakfast that will hold them over until their scheduled lunch break. In reality, breakfast should have as much priority in your child's life as homework. Children need good nutrition not only for growth, but for academic performance as well.





Have Your Put ICE in Your Cell Phone?

ICE = In Case of Emergency. With the recent tragedies in London, *ICE* has become international. Eight out of 10 British people carry no next of kin details. Yet 80% carry a mobile phone, most of whom have it on them all the time. (US statistics are bound to be the same.)

Yet here is a free and simple way of letting the emergency services anywhere know who to contact should you be involved in an accident: use *ICE*. Putting ICE along with a name and telephone number will enable the emergency services to contact your family in the event of an emergency.

- o Type the acronym ICE followed by a contact name (for example, ICE – mom or ICE1) into the address book of your cell phone
- o Save their phone number
- o Tell your ICE contact that you have chosen them.

Source: <http://www.icecontact.com/oldsite/>



OHCE NEWS

OHCE Fair Schedule

HCE will once again have the Country Store at the fair. Each group is asked to donate homemade items, fresh produce, or other items for sale at this booth.

Often extras from the food exhibits and the Pie Contest are donated for a bake sell with the proceeds going to the 4-H. As a help to the 4-H Department, HCE will run this bake sale at the Country Store.

HCE Country Store duties:

Thursday, Sept. 8	Clearlake	5pm to 9pm
Friday, Sept. 9	Anthony	10am to 4pm
	Balko	4pm to 9pm
Saturday, Sept. 10	Logan	11:30am to 3pm

Elder Fair

The Elder Fair will be on October 7th at the Fair Building in Beaver. HCE annually supplies quick breads and coffee for the morning portion of the Elder Fair. Each group will need to provide a volunteer to work the morning and at least 4 large loaves of fruit bread or other breakfast sweets.

Fall Council

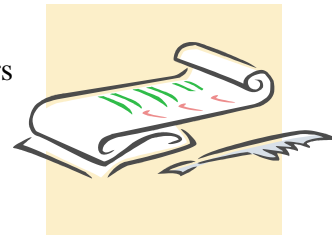
Fall Council has been scheduled for Monday, Oct. 10th at the Methodist Church in Beaver. New County Officers will be elected. A Melting-Pot Luck Dinner will add an international flair to our noon meal. Plan to bring a dish that represents your heritage or just one you really enjoy from any country!

Leader Training

The October HCE Lesson is *Planning a Trip*. The Leader Training will be September 20th at 1:30pm. It will be held in the conference room of the Texas County OSU Extension Office. Please call if you would like a ride with me. I will leave from the Beaver Courthouse by 11am and stop for lunch in Guymon prior to the lesson.

HCE Paper Work

Groups need to elect new officers and select committee chairmen and send to the Office by Oct. 1st. Please get your new members enrolled with the Extension Office also. Send dues to Treasurer, Melinda, by Oct. 21st.



Lesson Ballots Ready

The 2006 HCE Lesson List will be sent to the local presidents to distribute at the next meeting. If possible, leave your completed list at the HCE Country Store during the county fair. Don't let a few choose your lessons; make your vote count. Return the lesson list before September 20th.

Exhibit Committee Meeting Sept. 22

At 10am on the 22nd, the Exhibit Committee will meet in the OSU Extension Office to discuss fair changes for the yearbook. At this time, lessons for 2006 will be selected from the returned ballots. Vice Presidents may want to attend this meeting.



Driving More Efficiently

Prices at the gas pump are at an all-time high. It just makes sense (and cents) to drive more efficiently. Aggressive driving techniques like speeding, rapid acceleration and braking wastes gas. It can lower your gas mileage by 33 percent at highway speeds and by 5 percent around town. Sensible driving is also safer for you and others, so you may save more than gas money. The following savings are calculated on fuel at \$2.20/gallon.

1. Observe the Speed Limit. Gas mileage decreases rapidly at speeds above 60 mph. **Each 5 mph you drive over 60 mph is like paying an additional \$0.15 per gallon for gas.** Observing the speed limit is also safer. Fuel Economy Benefit: 7-23%, Equivalent Gasoline Savings: \$0.15-\$0.51/gallon
2. Clean Out Clutter. Avoid keeping unnecessary items in your vehicle, especially heavy ones. An extra 100 pounds in your vehicle could reduce your MPG by up to 2%. The reduction is based on the percentage of extra weight relative to the vehicle's weight and affects smaller vehicles more than larger ones. Fuel Economy Benefit: 1-2%/100 lbs, Equivalent Gasoline Savings: \$0.02-\$0.04/gallon
3. Replacing a clogged air filter can improve your car's gas mileage by as much as 10 percent. Your car's air filter keeps impurities from damaging the inside of your engine. Not only will replacing a dirty air filter save gas, it will protect your engine. Fuel Economy Benefit: up to 10%, Equivalent Gasoline Savings: up to \$0.22/gallon
4. Don't Idle Needlessly. Idling gets 0 miles per gallon. Cars with larger engines typically waste more gas at idle than do cars with smaller engines.
5. Use Cruise Control. Using cruise control on the highway helps you maintain a constant speed and, in most cases, will save gas.

6. If you own more than one vehicle, drive the one that gets the best gas mileage whenever possible. If you plan on getting a new car, correct selection is the most important fuel economy decision you'll make. The difference between a car that gets 20 MPG and one that gets 30 MPG amounts to \$550 per year (assuming 15,000 miles of driving annually and a fuel cost of \$2.20). That's \$2,200 extra in fuel costs in just four years! Try finding gas at \$2.20 and in rural areas we often drive many more miles annually! The savings could be substantial!!

Our government gives these and other suggestions at <http://www.fueleconomy.gov>

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