



FAMILY AND CONSUMER SCIENCES

Newsline

Garvin County
January 2006

Lower Your Debt With a Written Spending Plan

The beginning of a new year is a time when people make resolutions that they believe will make their lives better. Some resolve to lose weight, others vow to become more organized or to begin an exercise program to improve health.

If getting finances in control and lowering debt is a new year's resolution, consumers should resolve to develop a written spending plan, said Sissy Osteen, Oklahoma State University Cooperative Extension Service resource management specialist.

"January is a time of renewal, starting over and developing good habits," Osteen said. "If you over-indulged with credit cards during the holidays, you'll see the effects of it when the holiday bills arrive in the mail when the season is over. Developing and sticking to a written spending plan is one way to help control debt."

Putting a plan in writing is a good way to start communication among household members. A written plan provides direction, helps change verbal agreements for needed adjustment in spending into a visual picture of the financial situation and it is more structured than a verbal plan. Research shows that writing a goal down helps ensure that it will be accomplished.

To assist with putting together a written spending plan, forms are available at local OSU Cooperative Extension offices, or by calling 405-744-6282. Ask for Fact Sheet T-4149, "The Financial Puzzle: Putting the Pieces Together."

"When putting a spending plan into action to combat credit card debt you must prioritize all of your debt. Secured loans such as your mortgage or car payment must be paid first to avoid repossession or foreclosure," she said.

"Consumers can run the risk of losing their property if these debts fall behind schedule. After your secured loans are paid, prioritize all remaining debts." Consumers will save money if they pay off higher interest credit cards first. However, paying off lower balances first can give a person the feeling of accomplishment.

"This helps make consumers feel their debts aren't insurmountable," she said. "It can actually help motivate them to get other debts paid off more quickly. Once one debt is paid off, apply that payment to other payments. This is often referred to as the 'snowball' effect."

Some families may need to enlist the help of non-profit organizations such as Consumer Credit Counseling Services. CCCS offers budget counseling, debt repayment plans and works with creditors to possibly reduce payments and lower or eliminate interest and fees. These services are offered for no fee or very low fees. To locate the nearest CCCS office, call 1-800-388-CCCS (2227) or check online at www.NFCC.org.

Osteen said the final step in developing and implementing a spending plan is to start a reserve account for next year. This account is for all occasional expenses during the year, such as gifts, insurance, home maintenance, travel and taxes.

"If you don't set aside money for these occasional expenses you will continue to go into debt or your attempts to get out of debt will be spoiled," she said. "Developing good habits and sticking with them will get you on track for this year and many years to come."



Garvin County OHCE News & Updates

**JANUARY
2006**

D's Etc...

Greetings to each of you and Happy New Year. I hope you had a wonderful and blessed Christmas with family and friends. I'm so thankful for another year to begin anew.

I thank Lorraine Edwards for personally doing the yearbook for 2006. She did a great job. I hope every member will take time to read everything in the book when it is received.

This next year every local vice-president should remember to be involved in doing the yearbook. It isn't fair for just one to do all the work. In fact, every committee should function as a group or the organization needs to make changes.

Council is scheduled for Wednesday, January 18. Please bring your 2006 yearbook—there are some important date changes you will want to note. Golden Trend is our host for council and June Kuykendall will greet us as we sign-in for door prizes. Dee Ward has arranged for Cleveland County Deputy Kim Lopez to present a program on personal safety. You will not want to miss this program. Invite member prospects, family members, neighbors and friends to come for this program, beginning at 12:30 p.m.

All county committees should contact me so they can be listed on the council program. I also need the minutes and the treasury report prior to the date of council. The budget committee should meet and have a proposed budget prepared for vote. The pictures that placed at the county fair should be ready and brought to council.

Begin to think about submitting scholarship applications to the Family Committee chairman.

I will devise a check-off form to be used by the committees when considering the applications.

The District HCE meeting is Tuesday, March 14 at Anadarko this year. Voting delegates at council should be prepared to discuss the local club members' wishes regarding the means of transportation in order for tour chairman Barbara Mitchell to arrange for a bus if desired. Please see the information and tentative workshop schedule located in this newsletter.

Dr. Lynda Harriman, longtime OHCE friend is retiring after 28 years of dedicated service to the Cooperative Extension Service. If you would like to send her a note, please bring it to Phillis before January 17. She will forward them to Dr. Harriman.

You may also make donations on her behalf to the OSU Foundation/CE-FCS Ambassadors, 333 HES, OSU, Stillwater, OK 74078, or to the Oklahoma 4-H Foundation, 205 4-H/Youth Development Bldg., OSU, Stillwater, OK 74078.

Please keep JoAnn Adams in your thoughts. As most of you know, we learned in early December that an aneurysm had developed on her brain.

Also, remember Sally Scott of Golden Trend. She lost her husband unexpectedly in December as well. Please let these ladies know you are thinking of them.

Please know now, and throughout the new year that there is a reason that we go through certain things. I can't say that I'm glad to go through pain, but in a way one must in order to gain courage and really feel joy.

-Dorothy

405-462-7334

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Lindsay, OK 73052

Inside this issue:

- ~ February Leader Education
- ~ Winter Council Meeting
- ~ 2005 Perfect Attendance & Membership Award Nominations Due
- ~ HCE District Meeting

2006 Leader Lesson Schedule

February

January 19: *Children & Money*
Presenter—Phillis Cothren, Garvin County Extension

March

February 16: *Fresh From The Garden*
Presenter—Donna Stangl-Jung, Canadian County Extension

April

March 16: *Celebrate What Makes America Great*
Presenter—Amy Bull, McClain County Extension

May

April 20: *Walking*
Presenter—LaDonna Dunlop, Oklahoma County Extension

June

May 18: *Raggedy Quilt*
Presenter—Susan Moffat, Cleveland County Extension

July

June 29: *The Buzz About Honey*
Presenter—Susan Moffat, Cleveland County Extension

August

July 20: *Cholesterol*
Presenter—Donna Stangl-Jung, Canadian County Extension

September

August 17: *Personality Plus*
Presenter—Amy Bull, McClain County Extension

October

September 21: *Understanding Healthcare Options*
Presenter—Phillis Cothren, Garvin County Extension

November

October 19: *Agri Tourism or Recycling*
State Lesson

December

Group Choice



February 2006 Leader Lesson

Thursday, January 19, 2006

Nora Sparks Warren Library, Pauls Valley

10 a.m.—12 p.m.

Children and Money

Presenter—Phillis Cothren, Garvin County Extension

This lesson will include information for not only parents but also grandparents teaching children about money and the college savings plan, etc. Children learn about money from many sources. These include television and mentoring by adults—whether they realize it or not. When children are taught basic lessons about money, chances increase that they will have good consumer values. This can be accomplished by teaching how money works and what it can do, how the family uses money and good money management skills.

Bring your
2006 yearbook!

Winter Council
Wednesday, January 18, 2006
9:30 a.m.

Garvin County Fairgrounds

Lunch: Potluck * Program: 12:30 p.m.

Please bring your 2006 yearbook—there are some date changes you will want to note!

The afternoon program will be presented by Deputy Kim Lopez, Cleveland County Sheriff's Office. She will present a program on personal safety. Please encourage family and friends to join us for this very important program.

Note: Snow Day for Council: February 1.

**2005 Perfect Attendance &
Membership Award Nominations**
Due January 18

2005 club secretaries have received the form for 2005 perfect attendance and membership award nominations. If you qualify for perfect attendance, or 10, 25, 30, 40, 50 or 60-year membership awards, please check with them. The form is due to the Extension Office by the date of Winter Council—January 18, 2006

A HAPPY
NEW YEAR

*Make Each Day of Your Life
Happier Every Day
Share a kind word with a friend.*

*Give away a smile.
Listen to what someone
has to say.*

*Listen with your heart to
what someone cannot say.*

Try one new thing.

*Forgive one person who
has hurt you.*

*Realize your imperfections.
Discover your possibilities.*

Make a new friend.

*Accept responsibility for
everything you do.*

*Refuse responsibility for
anyone else's actions.*

Dream one dream.

Watch the sunset.

Cherish what you have.

Cherish who you are.

Love your life.

*Start out each and every
day happier!*

MoneyWi\$e Consumer Action: Senior Scams, Protect Your Assets

Everyone must be on guard against scams, but seniors can be more vulnerable to fraud. Some seniors are trusting and willing to believe what people tell them. Many crooks—and even friends and family members—take advantage of the good nature of seniors to cheat them.

Seniors aged 60 and older account for about 15 percent of the U.S. population, yet according to some estimates they comprise 30 percent of fraud victims.

Protect Your Assets:

You worked hard for your money and property, but if you allow someone to take advantage of you, everything you have could be taken away. Learn to protect your assets by following these simple rules:

- ~ Never reveal your bank account numbers or other personal information to someone who calls you on the phone.
- ~ Never allow strangers to come into your home and take information about you and your assets.
- ~ Never assume that a stranger who says he represents a deserving organization will use the money you give him for a good purpose.
- ~ Never assign power of attorney to people you don't know very well.
- ~ Never sign contracts that have any blank lines in them. Someone may later add clauses that will harm you.
- ~ Never arrange for a home loan until you have had a knowledgeable third party review the contract. A disreputable lender could steal your home.

NOTE: The above information was taken from *Just Say No to Senior Scams*, MoneyWi\$e Consumer Action Publication, created by Consumer Action. Next month we will feature, "Crooked Schemes and Scams" information from this publication. Visit their web site at www.consumer-action.org to view this publication in its entirety and to obtain additional consumer information.

District HCE Meeting—March 14, 2006

Registration Fee: \$15.00

Location: Anadarko High School

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|---|---|
| ⇒ Walking – Youmasu Siewe | ⇒ Made in Oklahoma |
| ⇒ Developing Resilient Children - Debbie Richardson | ⇒ Homeland Security |
| ⇒ Reports and Awards- Ann Paige | ⇒ Beauty Tips for Older Beauties |
| ⇒ Be a Volunteer- Projects you can do | ⇒ Master Mixes- Barbara Brown |
| ⇒ 24-7 Tobacco Policy | ⇒ Relaxation and Stress, Pain Management |
| ⇒ Publicity in the Paper- Susan Rader | ⇒ Winery Ok Grape Growers |
| ⇒ Ag in the Classroom | ⇒ Sew n Sew |
| ⇒ Genealogy | ⇒ American Heart Association/ Heart Healthy? |
| ⇒ Machine Maintance/Quick Sewing Projects | ⇒ Ag in the Classroom |
| ⇒ The Skinny on Beef | ⇒ Goats? (Ice Cream, Cheese, Jerky...) Langston Univ. |
| ⇒ Lavender Lady | ⇒ Dare to be Done/ Scrapbooking |
| ⇒ Oklahoma Dept. of Tourism | ⇒ Horticulture/Butterfly Gardens |
| ⇒ Wichita Mountain Wildlife/Arts | |

New Year Quotes

Youth is when you're allowed to stay up late on New Year's Eve. Middle age is when you are forced to.

-Bill Vaughn

For last year's words belong to last year's language
And next year's words await another voice.

And to make an end is to make a beginning.

-T.S. Eliot, "Little Gidding"

Good resolutions are simply checks that men draw on a bank where they have no account.

-Oscar Wilde



GARVIN COUNTY KITCHENS

Garvin County Cookbook Memories

The extension office received a letter from Peggy Gentry of Lewisville, Texas, asking if copies of the 1960 Garvin County cookbook were still available.

In it she states, "For years my family has enjoyed your cookbooks. We have several. But one of ours with some of our favorite recipes has been lost."

"My mother gave it to me when I was newly married and I relied on it during my struggles with family meals. My daughter started her cooking career with that book."

"Our search for my special edition of your cookbook began one day recently when my oldest daughter and I were talking of making cookies and she began to reminisce about the boiled cookies we made when she was a little girl. I said that the recipe was in the old red cookbook at her house, but she could not locate it."

"She declared that she could make those cookies from memory and proceeded to do so using my ingredients. Well, they didn't turn out like we remembered so the hunt was on for our special cookbook. We cannot find it anywhere and I fear the worst. We have since found the recipe on the internet, but that cookbook was stained and ragged from lots of use and love."

"I have 2 other copies of your cookbook including the most recent one. Someday I'm sure they will have the sentimental value of the old one as my grandchildren learn the joys of cooking from scratch, too."

We are featuring the Boiled Cookies recipe Peggy mentioned in her letter. Please share your own favorite memories and recipes with us.

Boiled Cookies

2 c. sugar
1 /2 c. milk
1 /4 lb. oleo or butter
4 T. cocoa
2 1 /2 c. quick cooking oats
1 /4 c. chopped nuts
2 t. vanilla
1 /2 c. peanut butter (optional)
Cook sugar, milk, margarine or butter, and cocoa for 1 and 1 /2 minutes. Start counting when mixture has reached a full rolling boil. Remove from fire; add oats, nuts, and vanilla. Add peanut butter if desired. Beat well until blended. Spoon onto waxed paper.

Submitted by: Mrs. Jack Duncan, Royal Neighbors and Mrs. H.E. Colwell, Foster



KITCHEN TIP: If you've run out of baking powder, combine 1/4 teaspoon baking soda with 5/8 teaspoon (or a slightly rounded 1/2 teaspoon) cream of tartar. This equals 1 teaspoon baking powder.



More recipes

Recipes provided by Betty Crocker® *Simple Winter Meals* Issue #228

Slow Cooker Hot Pork Sandwiches

3 1/2-lb. pork shoulder roast, trimmed of fat
1 T chili powder
1 T red pepper sauce
1 can (14.5 oz) Mexican-style diced tomatoes, undrained
10 Kaiser rolls
10 slices (3/4 oz each) Monterey jack cheese with jalapeno peppers
10 leaves lettuce
10 slices tomato

In 3- to 4-quart slow cooker, place pork. Sprinkle with chili powder and pepper sauce. Pour tomatoes over pork.

Cover; cook on low heat setting 8 to 10 hours.

Remove pork from cooker; place on cutting board. Shred pork, using 2 forks; discard bones. Return pork to cooker and mix well. Using slotted spoon to remove pork mixture from cooker, fill each roll with 1 /2 cup pork mixture. Top with cheese, lettuce and tomato.

10 sandwiches.

Nutritional Information per sandwich: Calories 400 (Calories from Fat 190); Total Fat 21g (Saturated Fat 8g); Cholesterol 90mg; Sodium 640mg; Total Carbohydrate 30g (Dietary Fiber 2g; Sugars 3g); Protein 34g. Exchanges: 2 Starch, 4 Lean Met, 1-1/2 Fat. Carbohydrate Choices: 2.

Praline Peach Cobbler

1 cup graham cracker crumbs
1 cup finely chopped pecans
1/2 cup packed brown sugar
1/2 cup butter or margarine, melted
2 cans (29 oz each) sliced peaches, drained
2 teaspoons prepared cinnamon-sugar
1 cup baking mix (such as Bisquick®)
1 cup granulated sugar
1 cup milk

Heat oven to 350 degrees. Spray 13 x 9-inch pan with cooking spray. In medium bowl, mix cracker crumbs, pecans, brown sugar and butter. Press evenly in bottom of pan.

Arrange peaches on crust. Sprinkle with cinnamon-sugar. In medium bowl, mix baking mix, granulated sugar and milk; pour over peaches.

Bake 45 to 50 minutes or until golden. Serve warm.

12 servings.

Nutritional information per 1 serving: Calories 360 (Calories from Fat 150); Total Fat 17g (Saturated Fat 5g); Cholesterol 20 mg; Sodium 250mg; Total Carbohydrate 48g (Dietary Fiber 3g; Sugars 38g); Protein 3g. Exchanges: 1 Starch, 2 Other Carbohydrates, 3 1/2 Fat. Carbohydrate Choices: 3.

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Feature of the Month Helpful Web Sites:

- * Consumer Action: www.consumer-action.org
- * Dairy and Your Health: www.3aday.org
- * Federal Citizen Information Center:
www.pueblo.gsa.gov/
- * Internal Revenue Service: www.irs.gov
- * National Center For Home Preservation:
www.uga.edu/nchfp/

Cooperative Extension Service is committed to making its activities as accessible as possible. Your county office provides a range of special services for persons with disabilities. If you anticipate a need for some of these services when participating in a Cooperative Extension Service activity, please indicate the service needed by contacting the Garvin County Extension Office at 405-238-6681.

Visit our web site to access this newsletter and our newsletter archives:

<http://countyext.okstate.edu/garvin>

If you have any news that you would like to share in the newsletter about your local club or meetings, please email the information to

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This newsletter is one way of communicating educational information to interested citizens of Garvin County.

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