



FAMILY AND CONSUMER SCIENCES

Newsline

August 2006



Vitamins are Essential Part of Healthy Diet

In order to remain healthy, a person needs more than a dozen different vitamins. Keep in mind that all vitamins are different from each other and one vitamin cannot substitute for another, said Janice Hermann, Oklahoma State University Cooperative Extension Service nutrition specialist.

“Many vitamins have several different, but closely related forms that occur naturally in the foods we consume,” Hermann said. “Because vitamins can have various forms, consumers may see several different names for the same vitamin. This can be confusing when trying to maintain a healthy diet.”

One thing that needs to be kept in mind is that there are two major groups of vitamins. They are fat soluble vitamins and water soluble vitamins.

The fat soluble vitamins include A, D, E and K.

Hermann said these vitamins are usually found with fats in food.

“The body absorbs these vitamins best when they are consumed with some fat. You need some fat in order to absorb fat soluble vitamins,” she said. “However, only a small amount of fat is needed.”

Good sources of vitamin E are vegetable oils and nuts. Vitamin D is readily found in egg yolk and fish oil. These also are high in fat. Other good sources of fat soluble vitamins are whole grains and deep green leafy vegetables. There is enough fat to absorb the vitamins in these “healthy” foods. Because fat soluble vitamins are soluble in fat, not water, these vitamins are not easily lost from foods when cooked in water.

Water soluble vitamins are all of the B vitamins, or the “B complex” and vitamin C.

Because these vitamins can be lost in cooking water, the best way to preserve B vitamins is to use as little water as possible for as short a time as possible. The cooking water can be saved to use in other foods such as soups or low fat gravy.

“People don’t store water soluble vitamins in their body, so it’s important to eat foods that are good sources of them, such as milk, meat, enriched grains, citrus fruits, tomatoes, broccoli and other leafy green vegetables,” Hermann said. “When they eat more than is needed,

the extra is washed out through the kidneys.”

Based on recommended intakes of vitamins, most people can get the recommended daily amounts through the foods they eat if they follow the USDA MyPyramid. Unless a person suffers from vitamin deficiency, or does not eat the recommended servings in each of the food groups of MyPyramid, there is no need to take vitamin supplements.

Most foods contain a variety of vitamins, but keep in mind that no single food has enough of all the vitamins to meet the total requirement.

“An eating plan made up of a variety of foods should meet your vitamin needs,” Hermann said. “Eating foods from each of the USDA MyPyramid food groups in the recommended amounts is the best way to get the vitamins you need. Each food group is a good source of different combinations of vitamins. If a food group is left out or too few servings are consumed, a person cheats himself or herself out of important vitamins that are needed for good health.”

This Newsletter is published monthly by the Kingfisher County OSU Extension Center— Home Economics Program. 101 South Main RM 13 Kingfisher, OK 73750 (405) 375-3822.

This Newsletter is given for educational information to the interested citizens of Kingfisher County.

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of Agriculture, State
and Local Governments cooperating.
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Extension Service offers its programs to all eligible persons regardless of race, color, national origin, religion, sex, age, disability, or status as a veteran and is an Equal Opportunity Employer.*

Grief Seminar

NEWKIRK, Okla.

Two special seminars on grief for community members, volunteers, and professionals are being provided by a coalition of area agencies, organizations and individuals. The location for both events will be the Assembly Center of First Baptist Church, 5th and Central, in Ponca City, Oklahoma. Advance registration for both events is required and due by September 15, 2006. Early registration is encouraged to be assured seating.

“Helping Yourself Heal When Someone Dies” will be the topic on September 28, 2006 from 7:00 to 9:00 p.m. This seminar is free of charge and provides support in the personal grief experience. This seminar will be helpful to anyone experiencing grief in their life.. Grief counselor, author and educator Dr. Alan D. Wolfelt explains, “The capacity to love requires the need to mourn when someone you love dies.”

On September 29, 2006 from 9:00 a.m. to 3:30 p.m. the topic will be **“Death, Grief and Mourning: Wisdom Teachings for Caregivers”**. This seminar will help you learn the art of “companioning” and explores a variety of topics surrounding the care of others who are grieving. This seminar is designed for family, friends, educators, mental health staff, social workers, health care staff, clergy, funeral home directors and any other professional or volunteer caring for someone in grief. There is a registration fee of \$30.00 for this seminar. Lunch will be provided and certificates of attendance for both seminars will be available to anyone requesting one in advance. Application for CEU’s has been made for a number of professions.

In addition to hearing Dr. Wolfelt speak, sale of his books will begin one hour before the start of each seminar.

Dr. Alan Wolfelt is a psychologist and grief counselor of international reputation. He is known throughout the U.S. and Canada for his educational contributions in the areas of both



childhood and adult grief. He has appeared on the Oprah Winfrey Show, the Larry King Show, the NBC Today Show, and Nick News.

A past recipient of the Association for Death Education and Counseling's Death Educator Award, Dr. Wolfelt is Director of the Center for Loss and Life Transition located in Fort Collins, Colorado.

Among his publications are the books,

Understanding Your Grief: Ten Essential Touchstones for Finding Hope and Healing Your Heart; Healing the Bereaved Child; Journey Through Grief: Reflections on Healing; Healing a Spouse's Grieving Heart; Creating Meaningful Funeral Experiences: A Guide for Caregivers; and, When a Pet Dies.

For more information about Dr. Wolfelt, visit his website at www.centerforloss.com. The web address countyext.okstate.edu/kay contains the registration form, lodging discounts, and much more. Information may also be received through info@hospiceofnorthcentraloklahoma.com or by calling 1.800.814.9102 or 1.580.762.1641 x 287.

The Alan Wolfelt seminars are provided by a coalition representing the Kay County OSU Extension Center, Kay County Health Department, Co-Parenting Volunteers, Hospice of North Central Oklahoma, funeral home staff, clergy, Kay County Community Crisis Response Team, and Kay County Home and Community Education.

Don't miss this opportunity to spend the evening with Dr. Wolfelt, one of North America's leading grief counselors and authors.

If anyone would like to attend from Kingfisher County, call the OSU Extension office at 375-3822. Hopefully we will have a group to car pool with.



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August 23-26

Kingfisher County
Free Fair



Wednesday-August 23

HCE Superintendents set up
booths from 12-3 p.m.
Open class & HCE Club
Entries taken from 4-6 p.m.

Thursday-August 24

8-9 a.m. HCE Entries taken
8-9:30 a.m. Open Class Entries
8 a.m.-1 p.m. Paintings & Photog-
raphy.
10 a.m. Judging-Open Class &
HCE. 2 p.m. Judging Paintings &
Photography
7 p.m.-Pie Auction & Farm Hand
Olympics

Friday-August 25

9-10 am Entries for Floriculture/
flowers. Judging starts at 10:30.
3-7 p.m. Health Fair-Women's
Bldg. Look for more information
in the newspaper for this event.

Saturday-August 26

4 p.m. Style Show & Cookie Con-
tainer Auction. Don't forget to fill
out the form for the style show by
Thursday. Sewing Machine donated
by Rhanda Parrish, Prairie Quilt in
Henneseey will be drawn at the style
show! Each 4-H members who par-
ticipates in sewing is eligible for this
drawing.

August Leader Lesson

The lesson will be on Recycling.
Please come to the office to get the
lesson.

September 28 Leader Lesson-
Wonder Woman Doesn't Live
Here. Good time to bring a guest!

Culinary Superintendent Needed::
Please call the office if you are in-
terested in this position!

Kingfisher County Free Fair

The fair is a great place for the en-
tire family to enjoy! Be sure to
visit both the indoor exhibits, com-
mercial exhibits and livestock
barns. Many youth and adults
work long, dedicated hours prepar-
ing their exhibits.

Fall County Council

The date for Fall County Council
has been set for October 4th. Sur-
prise will be hosting the meeting.
Executive Council voted to invite
the Logan and Blaine County HCE
members

The program is entitled-Fairy Tale

Princess in a Not So Fairy Tale
World. Each member is encouraged
to bring a side vegetable, salad or
dessert. Officer meeting at 10:00
a.m. Registration- 11:30 a.m.,
luncheon-12:00 noon. The program
will begin during lunch. The HCE
meeting will immediately follow.

State OHCE Meeting

At the 71st OHCE Annual Meeting
held July 9-11 in Oklahoma City,
Kingfisher County Members were
very excited that their HCE County
President Kim Richter, won the
OHCE Young Member Award. In
attendance were Kim Richter, Mary
Jo Bullis, Ina Smith, Cody Brink-
meyer, Peggy Trent, Paula Post rep-
resenting Kingfisher County.

Kingfisher County is represented on
the State Level in a variety of ways.
Ina Smith serves on the State
Budget Committee, Mary Jo Bullis
serves on the State Leadership
Committee and Kim Richter will
serve on the Cultural Awareness
Committee.

Frauds, Scams and Slams: Credit Card and ATM Fraud

Prepared by Dr. Jan Park, Gerontology Specialist, Oklahoma Cooperative Extension Service

Frauds Scams and Slams: Credit Card and ATM Fraud

In 2001, one in every 20 persons fell victim to credit card fraud, resulting in losses of \$1.5 billion, losses that we all share through higher credit card rates. The elderly population is particularly at risk of being conned into giving out personal information to total strangers that can be used to siphon money from financial accounts within minutes. Consumers are so concerned about this problem that they are calling for changes in the ways that electronic credit card, debit card, and ATM card transactions are managed.

Unfortunately the elderly population often falls prey to unscrupulous operators, and many lose their entire life savings. Elderly people living in rural areas are at risk of being victimized because they are isolated from neighbors, live alone, may be lonely, very trusting, and often willing to listen to smooth talking con artists. These friendly thieves gain the confidence of their victims through easy conversation, then ask for information. They give convincing reasons for needing the information, and too often are successful in getting bank account numbers, credit card numbers, or other pertinent personal information. Older adults with memory loss or cognitive impairment may be coerced into giving out information without their knowledge or understanding. Many frauds and scams go unreported because the victim feels too embarrassed to admit that they lost money.

Keep your Personal Information Safe? *Would you give your personal information, car keys, or house keys to a perfect stranger? Of course you wouldn't for fear of your own safety and the security of personal belongings. Yet, everyday people are conned into giving out personal information over the telephone, in mail surveys, store clerks that can be used to siphon money away from financial accounts within minutes.*

Keep Track of Your Credit Card Information-*Prudent management of all information pertaining to credit cards can reduce the risk of a con artists fraudulently using your accounts, running up the balances, and potentially destroying your good credit rating.*

Keep a list of all credit cards, including numbers, expiration dates, and customer service telephone numbers, or photocopy the front and back of each card and save them in a safe place. Do not carry it in your wallet or in your luggage when traveling.

If you store credit card information on your personal or business computer that has Internet access save the information on a disk rather than to the hard drive. Store disks in a safe place.

Keep a record of dates when billing statements should arrive in the mail.

Check over billing statements as soon as they arrive, compare receipts with statement, and look for errors or any charges that you did not make.

Shred credit card slips and receipts when you no longer need them

If monthly statements do not arrive on time call the Customer Service Department immediately, as identity thieves may have changed the address and may be making charges to your account.

If you receive convenience checks in the mail, either store them in a safe place for your use or shred them before discarding. Otherwise, "Dumpster divers" can retrieve and use them or sell them to identity thieves.

If you return a credit card to the issuer to close an account be sure to cut it up in fine pieces before mailing.

Keep track of when new or reissued credit cards should arrive. If you do not receive the card when expected, call the company and find out whether the card was sent and when it should be expected.

Get a credit report for each of the three major credit report bureaus annually, and check for authorized transactions or unfamiliar activities.

All a thief needs in order to charge hundreds or thousands of dollars to your credit card account or to drain your bank account is a credit card number and an expiration date, or a bank account number.

Cloning: A Global Credit Card Fraud-*One of the newest scams is credit card "skimming." Credit cards of unknowing victims are cloned. Skimming is costing credit card users millions in fraudulent charges everyday. There is a growing global market for selling cloned credit cards.*

How Does Skimming Work? *You could become a victim anytime you use your credit card. Criminal gangs recruit "gofers" who find work at temporary jobs with restaurants, hotels and retail stores. The gofers use small illicit electronic devices known as skimmers to capture all of the credit or debit card's information in seconds. When you submit your card to pay, the gofer first swipes your card through the legitimate credit card machine then quickly swipes the card through the skimmer device.*

How Can You Avoid Getting Cloned? Never let your credit card out of sight. Follow the clerk or waiter to the credit card terminal and keep an eye on the card at all times. Check each billing statement carefully for any unauthorized or unusual activity. Contact the card issuer or bank immediately if any unusual activity appears on your statement. Keep all credit card slips and check against your billing statement.

Because this is an organized crime and operates globally new technology is being developed to stop the production of counterfeit cards. The banking industry is spending \$300 million to develop a "smart chip" that will hold the same credit card information, as does the magnetic strip but will be "virtually impregnable." Then if the card is cloned and used, the card terminal will recognize that a chip should be implanted in the card and the card will be denied.

New Credit Cards on the Horizon-Credit cards that use Biometric Identification Scans such as fingerprints, retina or voice patterns will soon be available. These cards can positively identify authorized card users.

What To Do If a Credit Card is Lost or Stolen-Time is of the essence if your credit card is lost or stolen. All credit card statements give a number to call to report loss or theft of a card, it's a good idea to keep a list of card company's toll-free-numbers handy in case you need to call. If you don't immediately have the number(s) call directory assistance 1-800-555-1212 and get the issuers number.

To protect your rights you must immediately report the loss as soon as discovered. Call the credit card and charge card companies, and explain the problem. A federal law, the Truth in Lending Act limits the amount of money you can lose from the fraudulent use of your credit card or charge card under the following circumstances.

According to the law: If you notify the credit card issuer before it's used, you will not be liable to pay for any unauthorized charges. If the card has been used before you notify the issuer, you may have to pay up to \$50 dollars for fraudulent charges. If your account number but not the card itself is used fraudulently, you are not liable to pay any charges.

Credit Report Information-Your credit report contains record of your loans, credit cards, payment history and outstanding debt and is compiled from information supplied by companies that have loaned you money or given you credit. Lenders give reports about your credit accounts to companies called credit bureaus. Credit bureaus keep your information in computer databases and provide it to the lender when you apply for a new loan or new credit card. They do not make lending decisions but lenders use the information to decide if you are responsible enough to be trusted with additional credit.

Your Credit Report Contains the Following Information-Current and past payment information - if payments have been on time or late. Outstanding balances on credit cards and outstanding loans. Whether you have ever filed for bankruptcy or owe overdue property taxes. Overdue child support payments. The names of everyone who recently asked for a copy of your report.

ATM Fraud-Take the same precautions with your ATM card as you would for your credit cards/**ATM Theft/ATM crimes take several forms.** Be aware of your surroundings. Many ATM thefts occur when thugs approach someone using the ATM machine and demand money. When using an ATM or other cards with PINS be sure to guard the PIN number because thieves can look over your shoulder or use high powered binoculars from a distance and pick up your PIN. Warning signs include persons loitering around the ATM machine. Look for persons in cars, individuals or small groups standing around in the parking lot, or persons behind bushes. Use ATMs only if they are located in well lit areas. At night use ATMs in supermarkets, convenience stores, gas stations or other protected areas. If you feel uncomfortable at a site move on to another ATM machine

What If Your ATM or Debit Card is Lost or Stolen? It is very important to report a lost or stolen ATM or debit card immediately because the amount that one can be held liable for depends on how quickly the loss is reported. An ATM card reported lost or stolen within two business days of discovering the loss or theft, limits loss to \$50. An ATM card lost or stolen after two business days, but within 60 days after a statement showing an unauthorized electronic fund transfer, one can be liable for up to \$500 of whatever amount a thief withdraws. Beyond 60 days, one loses all money that was taken from an account after 60 days, and before the card is reported missing.

The Electronic Fund Transfer Act gives consumers protection for transactions involving ATM or debit cards and other electronic ways to charge credit accounts. This legislation limits one's liability for unauthorized electronic fund transfers.

In the event that you are liable for losses resulting from lost or stolen credit cards, check with your homeowner's insurance policy, because oftentimes these losses are covered.

Registration Services: Are They Worth the Money?

For a fee ranging from \$10 to \$35, registration service companies will notify the issuers of all of your credit and ATM cards, if one or all are lost or stolen. This service is convenient because should your wallet containing all your credit cards and ATM cards be stolen, you will only need to make one call to report the loss. Most of these services will request replacement cards for you. While the services are convenient they are not necessary because you can individually contact each credit card company or bank and report the loss. Then you could either request that the current cards be replaced or in the event of fraud cancelled, and a new account opened with a new number, new PIN, and new password.