

Kingfisher County OSU Extension Service

FAMILY AND CONSUMER SCIENCES



June/July 2004

Examining Health care: what's the public's prescription?

The American public is concerned on many levels about health care. The United States spent \$1.3 trillion in 2000 on health care—more than any other country in the world. This figures out to \$4637 on every man, woman and child.

“However, there are serious problems that persist, including access, cost, and quality that are depriving many people of the care they need. This jeopardizes the health of our nation. An overwhelming number of Americans say we desperately need to reform health care in the U.S.” said Sue Williams, OSU Family Policy and Leadership Specialist. “At the heart of concerns about health care are important questions about what we value as Americans and what we are and are not willing to do to improve health care.”

In an effort to bring

these concerns to the forefront, a dozen public deliberative forums took place in nine states. Of the participants, 51% indicated they were thinking differently about the health care issues. They indicated that the forums helped broaden perspectives about health care policy procedures.

Small towns and rural areas made up 55% of the forum's participants. Just over half of the participants were ages 46-64; 87% of them were white; and 93% were female. Employers paid for health insurance for 63% of forum participants; 23% paid for their own health care insurance; and 8% were covered by Medicare or Medicaid.

The deliberative forums revealed:

- 74% strongly agreed everyone should have some kind of

insurance;

- 71% strongly agreed that doctors should treat patients as full partners in the own health care;
- 57% strongly agreed that Medicare should be expanded to include prescription drugs;
- 56% strongly agreed that huge malpractice awards are driving up the cost of health care; and
- 50% strongly agreed that that doctors should be required to be retested periodically to ensure that they are still competent.

“A complete report on this deliberative forum will be aired on the Public Broadcast System in the fall of 2004,” Williams said.

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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Extension Educator

FCS/4-H

OSU Extension Center

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BEEF COOKING SCHOOL

Do you know the difference



tween chuck and round?

Which cuts of beef should be marinated? To what internal temperature should you cook ground beef? Which is leaner: beef top sirloin or the chicken thigh?

To learn the answers to these questions and have a great time learning beef cooking tips and beef nutrient facts, sign up now for the Beef Cooking School.

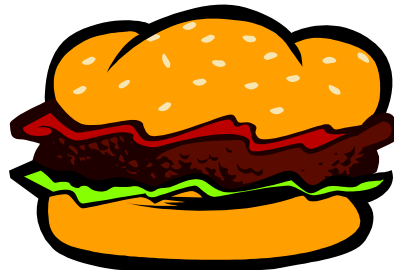
Cooks and non-cooks alike are needed for a Beef Cooking School conducted by the Oklahoma Cooperative Extension Service. The cooking schools will focus on food preparation skills, nutrition, and food safety practices including the use of meat thermometers.

Joy Rhodes, Extension Educator received a grant from the Oklahoma Beef Council to host the Beef Cooking School, which will be held in Kingfisher County July 7, 8, and 9 and in Blaine County July 14, 15 and 16.

Classes will be held each day from 11:30-1:00. Ten to 15 beef dishes will be prepared throughout the six days. Each is affordable, quick, and easy to prepare. Each session will be different so you may plan to attend in either Blaine or Kingfisher County.

Participants in the cooking school will learn facts about beef, including the 12 cuts of beef that meet government labeling guidelines for lean or extra lean, and that 95 percent lean ground beef is higher in many essential micronutrients and can be lower in fat and calories than ground turkey.

During the Beef Cooking School, participants will learn in-



formation such as the importance of nutrients including protein, zinc, and iron associated with beef and a healthy diet. They will work in teams to prepare mouth-watering beef recipes and then evaluate each recipe for taste, quality and cost at the end of each session.

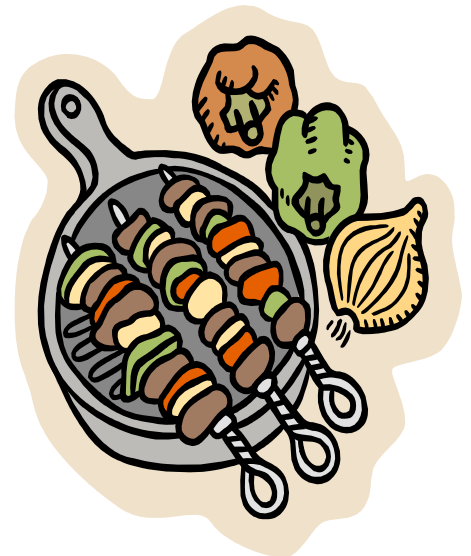
Contact Joy Rhodes at 405-375-3822 (Kingfisher) or 580-623-5195 (Blaine) for more information. The Beef Cooking School is funded by a grant from Oklahoma's Beef Producers through

their \$1 per head check-off program.

There is no fee for you to attend; however, you must preregister.



There is a limited number of spaces available. Educational materials and door prizes will be provided? Please call by July 2nd to attend classes in Kingfisher, or July 9th for Blaine County. We look forward to sharing this quality information with you.



HCE NEWS AND INFORMATION

OHCE STATE MEETING-JULY 11-13 OKLAHOMA CITY

Registration of \$12 is due by June 25th. Everyone should have received an Oklahoma Outreach with a form enclosed. Be sure and sign up to attend our State Meeting. There are always excellent workshops and speakers during these two days. Additional luncheons and banquets are an additional fee. There is a Sunday evening event at the Sam Noble Oklahoma Museum of Natural History in Norman. Buses will take you to this event. On Monday, the first meeting begins at 8:30 a.m. Tuesday, includes the awards presentations, luncheon, and more learning sessions. A special note of thanks is due Peggy Trent of the Plainview HCE group. She has organized and prepared the two baskets as requested for a door prize and auction. When you see Peggy, be sure and tell her thank you.

KINGFISHER COUNTY FAIR SEPT. 8-11

The Fair is right around the corner! Hope that all of you have been busy completing items and exhib-

its. Fair catalogs will be available in the near future. Don't forget about the HCE Pie Auction, the different contests, the chili cook-off, Homemade Ice Cream Contest and the HCE Style Show. Let's start promoting the fair and all of these activities. Look for more information about the fair in your next newsletter and in local papers. Make plans now to participated and attend YOUR County Fair.

HCE Leader Lessons

The leader lesson for August will be held July 22nd, 12:30 p.m. at the Kingfisher County Extension Meeting Room. Our topic is "Aging Graciously". We will be learning some hints on feeling young as we age and a guest speaker will be giving us some make-up hints and ideas. Don't miss this lesson. If you don't age, remember the alternative!

The lesson for September will be ready for pick-up in the office by August 1. Ht regular meeting date is during the Blaine County Fair and I will not be available.

A reminder about the July lesson—this will be presented on June 24th, 12:30 p.m. in the Meeting room. Cathy James from Logan County will be presenting "New Sewing Techniques and Notions". Be sure and invite guest to any and all of these educational

meetings.

STATE FAIR ENTRIES

If you are interested in entering exhibits at the Oklahoma State Fair, the entry deadline is August 15. All entries must be pre-registered by this date. There are no fair catalogs being printed this year as all of the information will be available on the State Fair Web Site. If any one needs assistance with this, please give the office a call.

A NOTE OF THANKS

A thank you to all of you that completed the HCE lesson survey and returned it to the office. We had a great response and it marked it easier to select the lessons that you wanted. Thanks again.

Fruit and Vegetable Answers

1. Vegetable
2. Both
3. Pumpkin
4. True
5. Because part of the flower resembles the crucifixion
6. Morning Glory
7. 7,000 years ago in Egypt

Credit scores **Are confusing**

Credit reports, credit reporting agencies and credit scores can be confusing to consumers. Credit reports represent history of an individual's accounts and payment history on those accounts. Lenders of credit, such as banks, department stores, and mortgage companies report those payment histories to the credit reporting agency. The agency compiles those into a consumer's credit report.

What is a credit score? A credit score is calculated mathematically based upon information found in the credit report. The most commonly used score, the FICO score, is produced by using software developed by Fair Isaac and Company. A FICO score is a way for lender to determinate amount of risk involved in lending. Scores range form 350 to 950 and in general the lower the score, the higher the risk and the higher the risk the higher the interest rate charged for extending credit.

How is the credit score determined? A credit score is calculated from data in a credit report. Account payment history accounts for about 35 percent of the score, amounts owed 30 percent, and length of credit history percent while new credit and types of credit used account for 10 percent.

How can scores be improved? Improving a credit score can take time just like it takes time to improve the money management habits that may have caused problems in the first place.

Improving payment history seems to be an obvious place to start. Paying bills on time and staying current will raise scores eventually. Most information reflected on a credit report will remain for seven years but paying on an account looks better than payment.

For amounts owed try to keep balances on credit cards low. Avoid moving debt from one card to another card through balance transfers. For length of credit issues do not open new accounts too quickly.

You may have heard that scores can be improved by closing accounts or that checking your report or FICO score would make it worse. This is not true. Another bit of misinformation is that credit counseling will hurt your score more than bankruptcy. For the last 3 years credit counseling references in your credit file have been ignored in respect to determining credit scores. Consumers should be aware that lenders consider more than your score when mak-

ing a decision and some may view credit counseling adversely. It is important to ask potential lenders what they consider when extending credit.

The best way to improve a credit score is to know what it is to start with. Consumer can obtain their scores and credit reports from one or all of the major credit reporting agencies: www.experian.com; www.equifax.com and www.transunion.com.

June is Fruit and Vegetable Month

How well do you know your fruit and vegetable trivia? Take the test? Find the answers elsewhere in this newsletter.

1. Is rhubarb a fruit or a vegetable?
2. Are leeks related to onions or garlic?
3. Which squash has beta carotene? Acorn, Butternut, Spaghetti or Pumpkin?
4. True or False? Artichokes are members of the sunflower family.
5. Who did passion fruit get its name?
6. What family does the sweet potato belong?
7. Where were grapes first cultivated?

SALAD THE SMART WAY TO LOSE WEIGHT

- Researchers from Penn State University recently conducted a study to see if eating a salad before a meal would have an impact on the amount of calories eaten at the entire meal. Here's what they found: Eating a large salad that is low in calories before your meal may help you eat fewer calories at your meal. This is because the salad is low in calorie density and it makes you feel fuller on fewer calories. But not all salads are created equal—read the next bullet!

- However, if your salad is loaded with cheese, bacon bits and croutons and has a large amount of a fatty salad dressing, then total calories consumed at the meal will likely be much higher compared to skipping salad.

Try to serve a large low-cal salad before meals you prepare at home. When you go out to eat, ask the server to bring a large tossed

salad with the dressing on the side and hold the bread.

It Doesn't Have to Be Just Lettuce

- Greens-Instead of always choosing the same lettuce, experiment with different kinds of greens such as romaine, bibb, red leaf or even a mesclun mix.
- Vegetables-Using a variety of vegetables in your salads helps add more color, crunch and fiber. Keep salads interesting with vegetables that are in season.
- Fruits-Fruits add fun sweet and sour flavors to salad. Consider orange segments, pomegranate seeds, diced mangos, cubed pears or apples for your next creation.
- Nuts-While nuts are high in calorie density, they are also high in nutrient density and flavor. A few of them go a long way to add crunch and flavor. Con-

sider chopped pecans, almonds or walnuts.

- Flavored vinegars-There are lots of varieties to choose from, including balsamic vinegar, red wine vinegar, vinegar flavored with herbs and raspberry vinegar. A small amount of oil and vinegar is better choice than high-sodium prepared mixes.
- Herbs and seasonings-Cracked black pepper, dried oregano, fresh parsley and fresh basil are excellent choices to add flavor to salad.



DATES TO REMEMBER:

June 20-Happy Father's Day

June 24-Leader Lesson-12:30

July 5-Office Closed for Fourth of July

July 7, 8, and 9-Beef Cooking School-KF

July 11-13--State OHCE meeting in OKC

July 14, 15, and 16-Beef Cooking School-BL

July 22-Leader Lesson-12:30