



June-July 2009 - Blaine County Cooperative Extension Service, 212 N Weigle, Watonga OK 73772 580-623-5195  
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### Estate planning is crucial for Oklahomans

With tax season behind us, Oklahomans may not be ready to delve into more paperwork. But creating an estate plan is well worth the time and effort.

Some Oklahomans may feel that since they do not own property, have children or are simply young, they do not need an estate plan.

However, it is important to develop an estate plan or update an existing one, no matter what your personal circumstances are, said Sissy Osteen, Oklahoma State University Cooperative Extension resource management specialist.

"An estate plan is essential for anyone over the age of 18. Because regulations governing estate plans routinely change, it's important to keep current with those changes," Osteen said. "It's always a good idea to consult professionals to help you develop the initial arrangement or review the one you already have. Make sure the attorney is one who specializes in estate planning. You also may need to contact a certified public accountant and a financial advisor."

Topics that should be discussed with your financial professionals include making a will, charitable contributions, how to transfer wealth to reduce estate taxes, establishing a guardian for minor children, setting up a trust to manage money for minor children, durable power of attorney and health-care directive (should you become incapacitated) and settling your estate.

Another idea to consider is setting up a joint checking account with one of your children or a trusted friend so bills could be paid should you become unable to do so.

Making gifts of money, land or other valuables is one way to reduce the size of your taxable estate.

Osteen said individuals may gift up to \$12,000 per year to anyone and the giver will not have to pay tax on the gift.

"For example, you and your spouse each can give \$12,000 to each child, for a total of \$24,000. If a child is married, you could give \$24,000 to the spouse as well," she said. "In addition, a gift could be

given to each grandchild for \$24,000."

However, Osteen said this situation does not occur for most people.

It is a good idea to make note of what you want to do with other valuable or sentimental items such as jewelry, furniture or family heirlooms.

Discuss your estate plan with your spouse, children, parents or others who may be affected.

This will help avoid any surprises when they are emotionally distraught due to your death. It also helps these individuals understand the reasons behind the details in your will or trust document.

Leave a letter of instruction for how you want things to occur. It might be the only way you can ensure your wishes are granted.

This letter also will help in the decision-making process during what could possibly be a stressful time for family members and friends.

"Every adult age 18 and older should have a will, durable power of attorney and a health-care directive," Osteen said. "Death and disability are no respecters of age. Something can happen at any time without warning."

For more information on estate planning, contact your local OSU Cooperative Extension Service office, usually listed under government offices in the phone book.

## 74<sup>th</sup> Annual OHCE State Meeting July 12-14, 2009



It will be held at the Clarion Hotel in Oklahoma City and the theme is “Western”. The Sunday bus tour and dinner begins at 5:00 p.m. to the Cowboy Hall of Fame. On Monday, the 1<sup>st</sup> Timers will meet at 8:30 a.m.

with the Business meeting to start at 9:00 a.m. Please check your OHCE OUTREACH NEWSLETTER for more details. The schedule has changed somewhat from previous years. **Registration is due June 30<sup>th</sup>.** Registration forms are available in your OUTREACH or here at the Extension Office.

### Pressure Canner Gauge Testing Available



The Extension Office has a new device that will quickly and safely test the accuracy of pressure canner dials. Only the gauge is necessary to bring in to be checked.

Contact the Extension Office to schedule a time to get the gauge tested and you will know if your dial is accurate and safe to use.

### Blaine County Fair!!

Our County Fair is scheduled for August 27 – 29, 2009. Be sure and spend some of these long hot summer days inside working on your fair projects.

### HCE Leader Lessons

Our lesson for July will be presented Thursday, June 25<sup>th</sup>. Topic is “30 Minute Meals”. The August lesson entitled “Digital Photography” will be presented Thursday, July 23<sup>rd</sup>. Both lessons are scheduled for 10:00 a.m. at the fairgrounds. As always, be sure and invite a guest to attend with you.

## State Leadership Training

October 1<sup>st</sup> is the date for the state-wide Leadership Training. This is an excellent opportunity to learn new skills for leadership. Mark your calendars and let’s take a car full of members to Oklahoma City. All County officers are encouraged to attend. Local officers are also welcomed. More details will be available in the near future.



### Thank You to Our OHCE Members

It is so good to know that if we have need, our Blaine County OHCE members will step up to the plate. Your cookies were very much appreciated at Farm Safety Day, as were the members who came to help during the day. Your assistance was also appreciated as you donated baskets to the fundraiser auction for next year’s NW District Meeting. Approximately \$400 was raised from the auction to help offset expenses at our meeting next Spring. Thanks once again for your donations.

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*Joy Rhodes*

Joy Rhodes  
Extension Educator – Family & Consumer  
Sciences/4-H Youth Dev.

**Pick 3. Spend 50.  
Save your local economy.**



[the350project.net](http://the350project.net)

3. Think about which 3 independently owned Stores you'd miss most, if they were gone! Stop in and say hello. Pick up a little something that will make someone smile. Your contribution is what keeps those businesses around.
50. If just half the employed US population spent \$50 each month in independently owned stores, their purchases would generate \$42,629,700,000 in revenue. \* Imagine the positive impact if ¾ of employed Americans did that.
68. For every \$100 spent in independently owned stores, \$68 of it returns to the community through taxes, payroll, and other expenditures. If you spend that in a national chain, only \$43 stays here. Spend it online and *nothing comes home*.

**Pick 3. Spend 50. Save your local economy.**

For more information, visit: [the350project.net](http://the350project.net)

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## **The Handshake: An Important Business Ritual**

Use a firm handshake to get jobs, not germs



With the job market so tight, networking is more important than ever –which means that there's a whole lot of handshaking going on!

June 28<sup>th</sup> is National Handshake Day – a good time to take stock of whether your handshake represents you at your best. One that is too aggressive or too limp will give people the wrong impression about you.

Here's how to do it properly:

- Extend your right arm at a slight angle across your chest, thumb pointing upward
- Next, lock hands with the other person, thumb joint to thumb joint, and firmly clasp the other person's hand.
- Gently pump that person's hand two to three times and then let go. No squeezing, finger crushing or lingering holds!

The downside of all this handshaking is the opportunity to transmit germs from one person to another. Be very aware of keeping your hands away from your eyes or your mouth. Keep a hand sanitizer or packets of handwipes in your desk or your briefcase for convenient hand cleaning. Just be sure the person whose hand you just shook doesn't see you sanitizing your hands – it'll destroy the good impression your handshake gave!

When you have the chance, head to the restroom for some soap-and-water treatment. This means washing your hands for at least 15 – 20 seconds, using soap and warm running water. For added protection, turn off the faucet with a paper towel. Dry your hands with an air dryer or clean paper towel. Use a paper towel to open the bathroom door; dispose of it in a trash bin outside the door.

Source: [www.cleaning101.com](http://www.cleaning101.com) – Soap & Detergent Association, May 2009

## Eating Cheap but Eating Healthy

Many people are watching their dollars these days. Fortunately, eating healthy meals does not have to cost a fortune. Need to save some money on your monthly household budget? Below are some simple tips that match up good nutrition with low-cost meals. Remember, every small step makes a difference.

- ❖ **Plan Menus for a Week or a Month** – Grandma actually was very good at meal planning and using low-cost foods in her meals. She learned during the Depression that it was possible to stretch small amounts of meat and poultry to feed a large family. She prepared soups, stews, and casseroles to feed many mouths. Planning is crucial to get the best food buys.
- ❖ **Use a Shopping List for Weekly Purchases** – After you plan your weekly menu, find recipes and then develop a shopping list of foods you need to buy that week. Check your pantry, freezer, and refrigerator for food you have on hand. No sense buying more when ingredients are sitting on the shelf.
- ❖ **Check for Coupons** – Use the Internet, flyers from supermarkets, and newspapers to find foods needed for next week's meal on sale. Consider purchasing major food staples in bulk, if their prices are attractive.
- ❖ **Writing a Weekly Shopping List** – Keep a pen and paper handy in your kitchen to write down items that you have just used up and need to purchase. Let these items start your shopping list for the following week. Encourage family members to add to the list when they finish that loaf of bread or have used that last bit of oil in cooking.
- ❖ **Eat Before Shopping** – Studies show you will spend more money on a food shopping trip, if you have not eaten a meal before you go. Be smart and don't go grocery shopping on an empty stomach.
- ❖ **Plan Meals with Small Amounts of Meat** – Meat, poultry, and fish are all high protein foods that many people overeat. They are also expensive, so cut back on how much you buy per person. It is easy to cut back if

you prepare soups, stews, and casseroles with meat, poultry, or fish as one of many ingredients.

- ❖ **Beans, Beans and More Beans** – All kinds of beans added to whole grains like brown rice, pasta, or barley, are cheap and healthy. Prepare a chili with beans and only a tiny bit of meat or make it meatless. Beans contain protein and are high in fiber. Add them to salads, main dishes, soups and past.
- ❖ **Learn to Cook Healthy** - If you can't boil water, it is time to learn basic cooking skills so you can save money. Become a great chef by reading cookbooks, taking an adult school class, reading Cooperative Extension publications and online presentations, and watching healthy cooking shows. Cooking is easy, fun, and a great way for the family to spend time together.
- ❖ **Buy Seasonally and Locally** – Take advantage of local farmer's markets and/or try growing your own garden. The growing season means supermarkets will sell produce at lower prices in season. The savings is passed on to you. Try new and exotic types of produce for more interesting dishes and family meals.
- ❖ **Rethink Your Drinks** – Make water your beverage of choice at meals. Cut the number of carbonated beverages, sweetened juice drinks and teas, energy drinks, and fruit punches. These costly products add lots of sugar and calories to your diet. Make your own iced tea or iced coffee and buy milk and 100% juice. A good thirst quencher is 2 ounces of juice to 10 ounces of seltzer water over ice.

Consider these small steps to plan healthy meals on a limited budget. By spending money wisely and improving your shopping and cooking skills, you will improve your health and personal finances.

*Source: Small Steps to Health & Wealth, Rutgers Cooperative Extension, May 2009*

## Saving Money at the Gas Pump



### Adjusting Your Driving

- Stay close to the speed limit. Lower speeds provide greater fuel efficiency than higher speeds.
- Keep your car light by leaving heavier objects at home. The more weight that your car carries, the more fuel it needs.
- Use cruise control for long stretches on roads like freeways, except on hills.

### Organize

- Plan your errands so you do not have to make multiple trips to the same general area during the week.
- Use the most fuel efficient vehicle you own.
- Coordinate errands with a neighbor; take turns driving to the grocery store.
- Make a list of what you need for the week to make the fewest trips possible.

### Alternate Transportation

- Ride a bicycle, walk or carpool.

For more tips check out:

<http://www.fueleconomy.gov>

Source: [www.extension.org](http://www.extension.org)

## Rugs Routines

*Ways to put new life into your rugs after a long winter*

When properly cared for, a good area rug will last for years. Some area rugs are washable, while others aren't. Regardless of the type, the very first line of defense is regularly vacuuming. This means at least once a week, going back and forth six to eight times on each section of the rug. For the most efficient pickup, an upright vacuum or a canister style with a power nozzle is the best choice. However, if it's a lightweight rug, use a vacuum with a little less power so it doesn't suck up the rug. And if the rug has fringe, use gentle suction and start from the center of the carpet, vacuuming toward the fringe. Be careful not to catch the strands in the beater bar. Lift the carpet edge to vacuum beneath the fringe.

### *Small Washable Rugs*

Shake the rug outside, if possible, and then follow with a light vacuuming. When you're ready to wash it, vacuum and/or shake it outside first, and then put it in the washing machine, following the care label's recommendation for water temperature and wash cycle and using a mild detergent. If you can't find the care label, use a warm-water setting and the gentle cycle. Tumble dry at the lowest heat setting.

### *Larger Area Rugs*

Turn It. In Addition to a weekly vacuuming, it's a good idea to turn the rug over and vacuum the backside every three to eight months.

Rotate it. Once a year, rotate the rug. This will help distribute wear and fading so that your rug lasts longer.

Beat it. Previous generations had the right idea! If your larger rug is easy to pick up, shake it outside first; then put it over a clothesline or an outdoor balcony railing and gently beat it to remove ground-in grime. Use an old-fashioned rug beater or the flat side of a broom. Finally, take the rug inside and vacuum it.

Treat stains promptly. Don't let a stain sit so that it sets into your rug. When you spill or stain your carpet, attack the problem as soon as possible. Have a carpet-stain remover product handy to help lift that stain or spill before it sets in. Read the label to make sure you're using the product properly and safely. Proper treatment depends on the type of stain. An easy way to know what to do is to visit the website of [The Carpet and Rug Institute](http://www.carpetandruginstitute.com). Use the search box to identify the source of your stain and a box will pop up telling you what to do.

Professionally clean it. Adhere to a regular vacuuming routine, so that a professional cleaning is done no more frequently than once a year; every two years is better. Cleaning it too often will shorten the life of your rug.

Source: [www.cleaning101.com](http://www.cleaning101.com) – Cleaning Matters  
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