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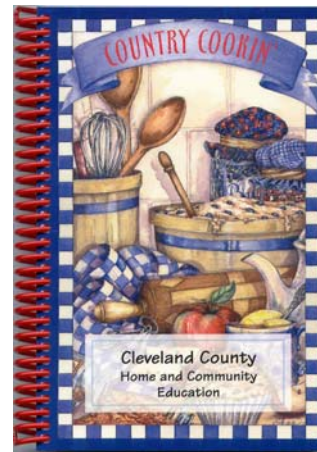
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Issued in furtherance of Cooperative Extension work, acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture, Robert E. Whitson, Director of Oklahoma cooperative Extension Service, Oklahoma State University, Stillwater, Oklahoma. This publication is printed and issued by Oklahoma State University as authorized by the Vice President, Dean, and Director of the Division of Agriculture Sciences and Natural Resources and has been prepared and distributed at a cost of \$36.40 for 175 copies.

Susan Moffat

2005 "Country Cook'n" HCE Cookbook

Give your friends and family a gift to cherish for years. Come by the Extension office and pick up a 2005 "Country Cookin'" Cookbook. Home and Community Education (HCE) members donated their favorite recipes to create this 276 page cookbook. Each recipe is a tried and true family favorite. Some of these recipes will be familiar and others will be different than any you have ever made. You may buy as many cookbooks as you wish for the price of \$12.00 each.



Reminders



- ⇒ Co. Holiday Jan 1st and 21st
- ⇒ Local officer leadership training, Jan. 7th, 10am—Noon
- ⇒ Executive Officer & Budget Comm. Mtg. Jan 9th, 1pm
- ⇒ Food Comm. Mtg, Jan 9th, 3pm
- ⇒ Member, rookie member, young member & citizenship award applications due Jan 15th
- ⇒ Photography entries due Jan 15th
- ⇒ Co. Council Mtg. on Jan 28th at 10am Hostesses: Pleasant Valley, Robinson. Leader Lesson to follow luncheon on Jan 28th, 1pm "New Sewing Technology".



FAMILY AND CONSUMER SCIENCES

Newsline

Cleveland County
January 2008

Shape up your budget in 2008

The lights have been taken down off the house. Bits of wrapping paper and ribbon have long since been thrown away. The Christmas tree has been picked up from the curb. The only thing remaining from the holiday season is a mailbox full of bills.

Despite your best efforts, it can be extremely easy to overspend and exceed the budget during the holiday season.

While you may be on top of your budget throughout the rest of the year, even the best intentions can fall apart during the rush of the holiday season. Holidays are a time of year when there is a lot of concentrated spending. Families often incur additional expenses in all areas, including food, gifts, postage, utilities and travel. November and December are not good months to try to plan a budget because everyone is so busy. Now that we're beginning a new year, take some time to plan your holiday needs for 2008.

Take advantage of price cuts on wrapping paper, ribbons, cards, gift tags, ornaments and lights. These all are items that most families know they will need each year, so it is a great idea to stock up when the prices are lower.

Oftentimes stores run big sales on toys following the holidays. If your budget allows, purchase a few toys now to have on hand either for upcoming birthdays or the next holiday season.

There are some families who may have completely blown their holiday budget and are now facing what feels like insurmountable bills.

The first step these families need to take is to completely assess the situation and determine exactly how much money has been spent.

Don't avoid opening bills because you know the balance will be high. Face up to your debt and determine how much damage has been done. If you're in way over your head, you may need to seek financial counseling. Just make sure to find a reputable agency that is a member of the National Foundation for Credit Counseling.

Families who do not need professional financial assistance should develop a new budget on their own and stick to it. Gather all the bills and classify all of the expenses. Be sure to include periodic expenses such as birthdays, holidays, taxes and insurance.

Holidays and vacations aren't a regular part of a monthly budget so it can be easy to overlook these expenses when developing your spending and savings plan.

Families must have a good understanding of where the household money goes every month. In some cases, the budget may need to be adjusted as changes occur.

It's important for the family to work on the plan together and agree to discuss the initial plan as well as changes that may need to occur. Setting goals and following your spending and savings plan will help make the 2008 holiday season less stressful. You'll not only be prepared for the upcoming year, but you'll be establishing sound financial strategies that will work for years to come.

To help families get started on a budget plan, download the Fact Sheet "The Financial Puzzle: Putting the Pieces Together," at <http://pods.dasnr.okstate.edu/docushare/dsweb/Get/Document-2485/T-4149web.pdf>. The Fact Sheet contains spending worksheets to help consumers keep track of their money.



Are You Really Guarding Against ID Theft????

See how you score on these possible avenues for ID theft:

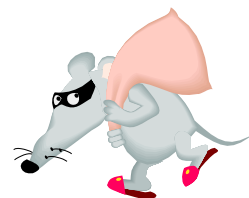
1. You receive several offers of pre-approved credit every week (5 points). _____
Add five more if you don't shred them before putting them in the trash. _____
2. You carry your Social Security card in your wallet (10 points). _____
3. You don't have a post office box or a locked, secure mailbox (5 points). _____
4. You drop off your outgoing mail at an open, unlocked box or basket (10 points). _____
5. You carry your military ID in your wallet at all times (10 points). _____
6. You don't shred or tear banking and credit information when you throw it in the trash (10 points). _____
7. You provide your Social Security number whenever asked (10 points). _____
Add five points if you provide it orally without checking to see who might be listening. _____
8. You're required to use your SSN as an employee or student ID number (5 points). _____
9. Your SSN is printed on an employee badge that you wear (10 points). _____
10. Your SSN or driver's license number is printed on your personal checks (20 points). _____
11. You are listed in a Who's Who's guide (5 points). _____
12. You carry your insurance card in your wallet and it contains your SSN or your spouse's SSN (20 points). _____
13. You haven't ordered a copy of your credit report for at least two years (10 points). _____
14. You don't believe that people root around in your trash looking for credit or financial information (10 points). _____

If you scored more than 100 points you're at high risk. Purchase a paper shredder, become more security aware in document handling and start to question why people need your personal data.

If you scored 50-100 points, your odds of being victimized are about average, though higher if you have good credit.

If you scored 9-50 points. Congratulations! You have a high security IQ—don't let your guard down.

Frank W. Abagnale. *The Art of the Steal*,
(New York: Broadway Books, 2001)



Cleveland County HCE News

January 2008

Member Award Applications Due Jan. 15th

Young Member—no older than 35, in good standing, active on local or county level serving as an officer or on at least one committee, not currently holding elected state office.

Rookie Member—must be in good standing, member for no more than four years, served on local or county level as an officer or on at least one committee, not currently holding an elected state office.

Member—must be in good standing for more than four yrs., served as an officer on local, county or state level within past

three yrs., been elected or appointed to serve on local, co., or state comm. within past three yrs., not currently holding an elected state office.

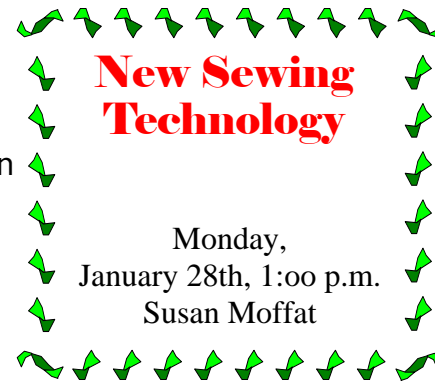
Heart—member in good standing, promotes family values in Education involvement within family, Moral value, responsibility; Accomplishment in community in following areas: volunteer work-civic orgs, youth, library, hospital, etc, Leadership, environmental activism, Education programs, tutoring, etc., Political; Candidate's involvement in promoting OHCE in community, not currently holding an elected state office.



HCE NEWS

Money on the Bookshelf

- HCE Executive Officer and Budget Comm. Mtg., Jan. 9th, 1pm, Extension Office.
- Food Committee Mtg., Jan. 9th, 3pm, Extension Office.
- If your group would like to use the North Classroom for your monthly group meeting, please contact the extension office at 321-4774. The room is booking up quickly.



New Sewing Technology

Monday,
January 28th, 1:00 p.m.
Susan Moffat

NOTICE:

The Lexington HCE club chose to disband at their last meeting. Please contact a member of the Lexington club and invite them to join your club. Check your current year-book for names and numbers.



OHCE Information