



Family and Consumer Sciences

Strengthening Oklahoma Families

Pittsburg County OSU Extension

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March 2016

Earthquake Insurance—Do You Need It?



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While Oklahoma used to be known as the state with the wind sweeping down the plains, it is becoming more recognized as the shake, rattle and roll state. Oklahoma surpassed California in number of annual earthquakes last year, said Sissy Osteen, Oklahoma State University Cooperative Extension resource management specialist.

“It’s not just the ground that is getting rattled – so are our nerves. The increase in incidences of earthquakes is alarming to many people,” Osteen said. “Hearing statistics about the frequency of earthquakes and the possibility of the big one is enough to make some people think of relocating.” For the rest of the residents who plan on staying put, decisions and checks need to be made to make sure you can stay and minimize the risk. Osteen said there are two specific areas that need to be addressed - earthquake insurance and family protection.

“We’re all familiar with insurance. Most of us have some type of homeowner’s insurance, life insurance and insurance on our vehicles,” she said. “Insurance is designed for catastrophic losses or those that would either be unaffordable or would place a real strain on the family.”

Unfortunately, earthquake damage is not covered under a typical homeowner’s policy. The kind of insurance that will cover earthquake damage can be purchased as an addition to your current homeowner’s coverage. Also, it also may be purchased separately from any insurance company that carries the policy.

Generally, earthquake insurance is not very expensive and can usually be purchased for \$150 or less per year. However, the deductible is calculated on a percentage of the insured property’s value and runs between 2 percent and 10 percent.

This means a home worth \$150,000 could have a deductible of up to \$15,000 per occurrence of damage.

According to the Oklahoma Insurance Department website (www.ok.gov/oid), determining whether you need earthquake insurance is a matter of what you could afford if you needed to recover from an earthquake. Things to keep in mind include the cost of temporary housing, mortgage payments and any home equity loans. The OID indicates brick homes, wood frame homes with crawl spaces and multi-story homes are more likely to suffer serious damage.

“There is confusion over whether insurance is needed and even for those who have insurance it’s difficult to know what it covers. The OID has information on coverage, exclusions and other consumer information,” Osteen said. “The OID also issued a bulletin in October 2015 asking for clarification from the insurance companies on whether or not the coverage they offer covers damage caused by fracking, so holders of earthquake insurance should have received that clarification by now.”

Just as families make emergency plans for other natural disasters such as flood and tornadoes, get a plan together for what you and your family will do in the event of an earthquake. Talk about it and practice. Earthquakes happen suddenly and without warning so it is important to look around every room and decide what measures you would take to protect yourself. More information about earthquake preparedness is available at <http://www.ready.gov/earthquakes>.

Daylight Saving Time Begins March 13



Time to Spring Ahead

Say “NO” to Salt!

Source: *Cooking With EFNEP*

Herbs and spices are a healthy alternative to salt, sugar, and fat in your diet when flavoring foods. Herbs can add flavor and aroma to vegetables, meats, and beverages without adding calories. Herbs can be fresh, dried, or frozen, although freezing often changes the color of the herb. The “Herb Chart” to the right is from the *National Heart, Blood, and Lung Institute* and can help in “flavoring your food” instead of using salt:

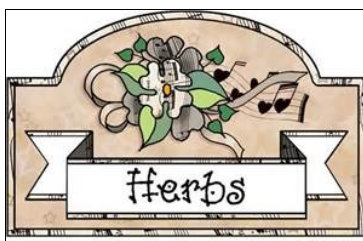
Beef	Pork	Chicken	Fish			
Bay Leaf	Garlic	Oregano	Dry mustard			
Nutmeg	Onion	Paprika	Paprika			
Pepper	Pepper	Rosemary				
Onion	Sage	Poultry Seasoning	Pepper			
Sage	Oregano	Sage				
Thyme		Thyme				
Carrots	Greens	Peas	Potatoes	Summer Squash	Tomatoes	
Cinnamon	Onion	Onion	Garlic	Nutmeg	Basil	
Nutmeg	Pepper	Parsley	Onion	Rosemary	Bay Leaf	
Rosemary		Sage	Paprika	Sage	Onion	
Sage			Parsley		Oregano	
			Sage		Parsley	
					Pepper	



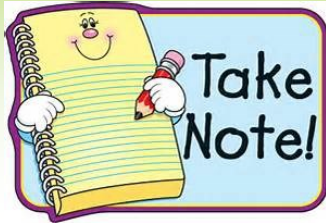
Hints for Using Herbs and Spices

Source: *Cooking with EFNEP*

- ◆ Many herbs can be grown in a windowsill or as potted plants on your deck or patio.
- ◆ Dried herbs are 3—4 times as strong as fresh (1/2 teaspoon = 2 teaspoons fresh)
- ◆ Add fresh herbs and spices such as pepper, cayenne pepper, and garlic powder, start with a small amount then add more according to taste.
- ◆ For stronger herbs and spices such as pepper, cayenne pepper, and garlic powder, start with a small amount then add more according to taste.
- ◆ When doubling recipes, don’t double the amount for spices or herbs.



PITTSBURG COUNTY OHCE NEWSLETTER



A Note from your OHCE President

Let the records show! Pittsburg County OHCE has a lot of busy people. The Awards' Banquet was really nice and there was a good attendance in spite of the weather. Thank you Crowder for making this day special.

Here are the highlights of the County Council Meeting:

- ☺ We updated the Achievement Goal for Perfect Attendance. To obtain perfect attendance, a member must attend their own group meeting rather than another group's.
- ☺ For all those attending the **SE District Seminar**, we will be caravanning to Sulphur (March 8). The caravan will leave no later than 6:00 a.m. Bring all silent auction items to the Extension Center between 3:00 and 5:00 p.m. on Monday, March 7.
- ☺ KIDS Fair is rapidly approaching. Workers are needed to work the **"I AM WONDERFUL BOOTH."** Please call me (Frances) at 918-916-4989 to schedule a time for working. KIDS Fair April 16.
- ☺ Several members volunteered to plan an activity for OHCE Week. (May 2-6 OHCE Week)
- ☺ A new Pittsburg County OHCE Tri-fold will be out soon and a New Member's Packet is being put together.

Please let your voice be heard by volunteering to help work on any of these on any these programs. Call me to volunteer or give your input.

Let's grow in 2016 by educating the community on what OHCE is all about.

Coming next month will be highlights of the Extension Café.

See you soon, Frances



Crowder—Outstanding Group for Fair Points:
Wanda Gray-Rinne, Carolyn Miller, Jan Watson

Northtown—Outstanding Group for Achievement:
*Bunny Graham, Nancy Workman, Marie Johns,
Frances Whinery*





Food Preparation Tips:

Refrigerating for at least 1 to 2 hours before serving will allow flavors to blend.



- Mar 7** Deadline for *KIDS Fair* Booth Registration
- Mar 8** OHCE District Mtg. Sulphur. We will leave at 6 a.m. please be here at 5:45 a.m. OSU Ext parking lot.
- Mar 11** KIDS Fair Mtg Health Dept 8 a.m.
- Mar 15** Sewing 101—9 a.m.—1p.m. OSU Ext. McAlester
- Mar 26** 4-H Baking Contest / Frink Chambers Community Center—1 p.m. Need Judges, please call Frances if you can judge—918.916.4989
- April 16** *KIDS Fair* (formerly *Baby Fair*)
Theme: “Let’s Move and Groove” 10 a.m.—2 p.m.
EXPO—See enclosed flyer.



April 15 & 16 “Looney about Quilting” - Quilt Show—Ada—see enclosed flyer.

Broccoli Salad

1 bunch of broccoli or 1/2 bunch of broccoli & 1/2 head of cauliflower, washed and cut into pieces

2 pieces of bacon, cooked crisp & crumbled

1/4 cup onion, chopped 1/2 cup raisins

1/2 cup low-fat mayonnaise (or plain non-fat yogurt)

2 TBS. cider vinegar 2 TBS. sugar

Directions: Make dressing of mayonnaise, vinegar, and sugar. Combine broccoli, bacon, onion, and raisins. Stir in dressing. Cover and refrigerate.

Nutrition Info: 110 calories, total fat 3g, Saturated Fat 1g, Protein 3g, Total Carbohydrate 18g, Dietary Fiber 3g, Sodium 210mg, Excellent source of vitamin C. Good source of vitamin A.

Observations of Growing Old or Better with Age:

- Everybody whispers.
- Now that you can afford expensive jewelry, it’s not safe to wear it anywhere.
- You sleep better on a lounge chair with the TV blaring than in bed. It’s called “pre-sleep”.
- Your kids are becoming you—and your grandkids are PERFECT!
- Going out is good—coming home is better.

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