

STRENGTHENING OKLAHOMA FAMILIES



GARFIELD COUNTY EXTENSION

Protect yourself from identity theft during tax season

It is tax season again, that time of year that almost everyone divulges personal information about their financial life to outsiders. It is a perfect time for scammers and thieves to take your information and wreak havoc on your financial well-being.

The IRS pays out billions in refunds yearly to identity thieves, according to a report from the General Accounting Office. Being aware of some of the tricks the scammers use can reduce your chances of becoming a victim, said Cindy Clampet, Oklahoma State University Cooperative Extension assistant family resource management specialist.

“It’s important to remember the IRS does not send unsolicited emails to taxpayers. Unfortunately, that doesn’t stop people from impersonating the IRS via email to steal your identity in a practice called phishing,” Clampet said.

Phishing works this way - consumers receive an email with the bait such as a fake refund. The email directs the consumer to open an attachment or click a link to a form to claim the refund. But first, you have to divulge personal financial information such as credit card numbers, personal identification numbers or your Social Security number. Consumers can avoid this scam by remembering the



IRS will never send you an email requesting this information. However, if you find such an email in your inbox, follow these steps:

Compare it to a sample of real-life phishing tax scams (<https://www.irs.gov/newsroom/phishing-and-other-schemes-using-the-irs-name>) and forward the email to: phishing@irs.gov

- ◆ Don’t open attachments and avoid clicking on links, as they may contain harmful code that infects your computer, potentially exposing your personal information.
- ◆ Never volunteer your personal financial information in response to, or to the sender of, an unsolicited email
- ◆ Check your refund status with this on-line tool (<https://www.irs.gov/Refunds>) from the IRS.

Clampet said another tax scam is the Refund Anticipation Loan, or RAL.

(Continued on page 2)

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“A tax preparer might offer a loan that is backed by your projected refund. A RAL lasts one to two weeks or until your refund check arrives and you can repay the loan,” she said. “The interest rate, plus the filing fee and same-day processing fee on a tax refund loan can cost you hundreds of dollars, and you will be saddled with debt if your refund doesn’t pan out.”

Instead, file your return electronically and request the refund be deposited directly in your bank account. Consumers should receive their refund in 10 to 21 days. If you don’t have a bank account for electronic deposit, ask a nearby bank or credit union about establishing a low-cost savings account.

How do scammers get your information? Professional scammers purchase lists of stolen names with identification included such as addresses, Social Security numbers and credit card numbers. Identity thieves take legitimate taxpayers’ Social Security numbers so they can file false tax returns and cash in on refund checks. They often strike early in the tax season, filing returns before the victims. Often, the taxpayers do not find out they are victims of identity theft until they attempt to file their own tax returns online. Other taxpayers may be notified of the theft through notices from the IRS.

“Filing your taxes early is the best way to prevent tax identity theft of this kind because the IRS allows only one tax return per social security number per year. The first sign of theft may not be a missing refund check,” she said. “By monitoring your credit report regularly, you can see if there is any suspicious activity using your social security number. If you see anything wrong on the report, you can take steps to get it corrected.”

If you are the victim of identity theft, check out the IRS’s step-by-step guide at <https://www.irs.gov/newsroom/taxpayer-guide-to-identity-theft>, which includes reporting the crime to various local and federal agencies and filing a paper copy of your return with Form 14039 (<https://www.irs.gov/pub/irs-pdf/f14039.pdf>). As you go through the process of reclaiming your identity, make copies of your tax return and store them in a safe place. Be sure to keep the name of any representative you talk to as you mend

the situation with your records, along with copies of any letters or emails you send.

If you need help preparing your taxes this year, consider the following free resources:

- ◆ Low-to-moderate income earners may qualify for free tax preparation services through the IRS called Volunteer Income Tax Assistance (VITA) program. To find a VITA location in your area, go to <https://irs.treasury.gov/freetaxprep/> or call 1-800-906-9887.
- ◆ The Tax Counseling for the Elderly (TCE) offers free tax assistance to those 60 years old and above. The program specializes in pension and retirement issues that are unique to seniors. Learn more about TCE at <https://www.irs.gov/Individuals/Tax-Counseling-for-the-Elderly>.

“If you don’t qualify for free and secure tax preparation assistance, be sure to choose a tax professional who has proper credentials,” Clampet said. “Avoid anyone who says they can get you a larger refund than other preparers or who bases their fee on a percentage of the refund. Something else to keep in mind is you’re responsible for your own return. Although the tax preparer does most of the work, if the IRS confirms fraudulent items in your return, you may be liable for additional taxes, interest and possible penalties.”



Top Tips for Saving Money on Your Energy Bills

1. Winter Maintenance of Your HVAC

The first step is to prepare every piece of your system. Check Your Air Filter once per month and replace them when dirty. This step alone can have an outsized impact when it comes to saving money and ensuring that your system produces its best results. Next, clean around your system outside. Remove any sticks or other debris that might interfere with any parts of the HVAC system. Make sure to schedule a time with your HVAC system servicer to conduct routine maintenance. Routine maintenance will make for a healthier, more efficient system for as long as possible.

2. Use Humidifiers Throughout the Winter

Did you know that temperature isn't the only thing that contributes to comfort in the home? Many people face issues with humidity in the winter. As the air becomes colder, it loses the ability to hold as much water. This lack of humidity can lead to dry sinuses and skin, breathing issues, and can even make it easier for cold and flu germs to circulate.

Introducing a humidifier is a good way to alleviate these issues and maintain maximum comfort in your home. You should aim for 30-50 percent relative humidity in your home, as anything higher will make it uncomfortably stuffy, and make it easy for bacteria and mold to form and grow.

3 Program Your Home Heating

Despite what rumors you've heard, there is no benefit to keeping your home heated at all times. If no one will be around for several hours or days in a row, con-

sider turning your down. This small change will increase your energy efficiency while saving you money.

If you have a smart thermostat, you can control your home's temperature remotely and raise it before anyone returns home. You can also program your thermostat to match your day-to-day schedule.

If you don't have a smart thermostat, you're not out of luck. Simply be more careful with how much you choose to adjust the thermostat. Lowering the temperature for part of the day will contribute greatly to savings.

4. Reverse the Ceiling Fan for Heating Season

Be sure to reverse the direction of your ceiling fans between heating and cooling seasons so they can aid your heater or air conditioning's efficiency. The ceiling fan will blow down hot air when the fan moves clockwise. This is especially important for the upstairs rooms.

Making sure air circulates properly will help to get rid of cold spots and will make it easier on your system to maintain temperatures. This simple switch will even allow you to lower the temperature by up to four degrees and feel the same heating effect.

Source: <https://www.ac-heatingconnect.com/homeowners/four-steps-keeping-home-comfortable-energy-efficient-winter/>



Healthy Fruit Salsa and Cinnamon Chips

- 2 kiwis, peeled and diced
- 2 Golden Delicious apples - peeled, cored and diced
- 8 ounces raspberries
- 1 pound strawberries, divided
- 3 tablespoons fruit preserves, any flavor
- 10 (10 inch) whole wheat flour tortillas
- butter flavored cooking spray
- 1/3 cup cinnamon sugar
- Preparation 15 minutes, Cook 10 minutes, Ready in 45 minutes



1. Thoroughly mix kiwis, Golden Delicious apples, raspberries, strawberries, and fruit preserves in a large bowl. Cover and chill in the refrigerator at least 15 minutes.
2. Preheat oven to 350 degrees F (175 degrees C).
3. Coat one side of each flour tortilla with butter-flavored cooking spray. Cut into wedges and arrange in a single layer on a large baking sheet. Sprinkle wedges with cinnamon sugar. Spray again with cooking spray. Bake in the preheated oven until light brown and crispy, about 8 to 10 minutes. Repeat with any remaining tortilla wedges. Allow to cool approximately 15 minutes. Serve with chilled fruit mixture.

Per Serving: 235 calories; 1.3 g fat; 62.4 g carbohydrates; 6.7 g protein; 0 mg cholesterol; 346 mg sodium.

Patriotic Barn Quilt

Garfield County OSU Extension will be hosting a Patriotic Barn Quilt Workshop Tuesday March 17 with 2 separate sessions 10-2 and 4-8 p.m. both at the Garfield County Extension Office. Cost will be \$25 for a 2 x 2 Board to paint your barn quilt on. All supplies will be furnished. You may bring your own quilt block pattern or choose one from the patterns that will be available that day. **Sign up deadline is March 10.**



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West District OHCE Meeting (Northern Region) MARCH 26, 2020

Host Counties: Blaine, Major & Kingfisher



with OHCE

Major County
Fairgrounds,
Expo Center
808 E Highland
Fairview



MEETING REGISTRATION: \$20 DUE BY MARCH 12, 2020

**MAIL REGISTRATION TO: PATSY THIBODEAU
2226 E. CEDAR, ENID OK 73701**

MAKE CHECKS PAYABLE TO: Garfield County OHCE

THURSDAY ~ MARCH 26TH ~ 8:30 A.M.

HIGHLIGHTS

- ❖ Coffee/Registration/Silent Auction
- ❖ Business Meeting/Call to Order
- ❖ State OHCE Business Report
- ❖ State Conference Update
- ❖ Recognition of Award Winners
- ❖ President's Message
- ❖ Numerous OHCE State Committee Sessions in the morning!
- ❖ Door Prizes & Silent Auction Winners Announced

WORKSHOPS

- Backyard Poultry
- Monarch Butterflies
- Photography
- Spring Wreaths
- Bees & Honey
- Diabetes
- Aging
- AARP
- Annuals & Perennials
- Small Business Information
- Active Listening



DESIGNATED CONFERENCE HOTEL

**Block of rooms reserved for Wed., March 25th
Best Western Plus, Fairview – (580) 227-2880
802 N. Main, Fairview**

**Queen Standard-\$96/room - Queen Suite-\$118.15
A block of 15 rooms are being reserved under West
District OHCE until February 25th!
Call the hotel today to reserve a room!**

50's NIGHT OUT! – Baked Potato & Salad Bar \$10 – 6 p.m.

Driving in Wednesday night and would like to visit with other OHCE members? A Baked Potato & Salad Bar will be available at the Major County Fairgrounds, Exhibit Building, 808 E Highland, Fairview (Please turn in to your county treasurer with your meeting registration.)

Sewing Basics Syllabus
OSU Extension Center
316 E. Oxford

Supplies Needed:

All Sessions - *Sewing Equipment

Session 2 - Three different cotton or cotton blend fabrics: **(Pillowcase)**

3/4 yard (main fabric) **(1 1/4yd.if directional fabric is used)**

1/3 yard (end)

1/8 yard (accent strip)

Matching **All** purpose thread

(Double the yardage if making two pillowcases)

Session 3 - Apron - 1 1/8 yd. of 45" wide fabric

(broadcloth, chambray, lightweight denim, gingham, poplin)

Matching All purpose thread

Curriculum Outline:

Session 1 - **January 30, 5:30 to 7:30 p.m.**

Review parts of Sewing Machine

Knowledge of Sewing Equipment

Practice Stitching

Seam Finishes

About Your Fabric

Session 2 - **February 6, 5:30 to 7:30 p.m.**

Fabric grainline

Complete a Pillowcase

Session 3 - **February 13, 5:30 to 7:30 p.m.**

Understanding pattern symbols

Pinning & Cutting out Apron pattern

Marking fabric

Pinning and sewing apron together

***Sewing Equipment**

Sewing Shears

Seam Ripper

Seam Gauge

Tape Measure

Hand Sewing Needles

Pin Cushion

75-100 Straight Pins (Glass head preferable (or Ball heads)

Marking Tool - Water Soluble Marking Pen, Chalk Pencil, etc.

Small Scissors for snipping threads

Point Turner or Large Knitting Needle

Sewing Machine

\$25 for all three sessions OR \$10 for one session

Call (580) 237-1228

OHCE News & Notes

Achievement Program

Thank you to Garfield County for your amazing Brunch and decorations to celebrate the achievements and install our new officers for 2020 Saturday, January 25. We had 33% of our membership participating as awards, perfect attendance and outstanding work was shared with our membership.



District Meeting-Thursday, March 26-Fairview



Plans are coming together for our Northern West OHCE meeting to be held in Fairview, March 26. Registration is \$20 and due to Patsy Thibodeau before March 12. This includes your meal, refreshments, and workshops. A 50's Night Out will be held the evening before with a Baked Potato and Salad Bar for \$10. This should also be submitted before March 12. All members are invited to participate in both of these events. A flyer with more information is included in this letter.



Leader Lesson

The Leader Lesson for March will be held Wednesday, February 26, 2:00 p.m. Lindy Hoel from Kingfisher will be sharing how "Humor has it: Benefits of Laughter" can help impact your life positively. Be sure your group is represented at this educational event.

OHCE Reports



Garfield County is excited to submit 8 reports/stories and 1 photo to State for Judging for your past year's work. Awards were presented to Pioneer Wheathearts for Family Issues, Healthy Living, and Resource Management. True Honest Workers will be submitting reports for Cultural Enrichment and Resource Management as well as an OHCE photo. We have 2 Life Stories from Sally Clickner and Doris Kirk and Heart of OHCE from Jovita Lang. All of your extra work to complete these reports is greatly appreciated and looking forward to our State OHCE meeting in July.

Beginning Sewing

Sue Schmidt will be leading a Basic Sewing Class starting this Thursday, 5:30-7:30 here at the OSU Extension Office. If you know someone interested in sewing or some assistance for yourself, sign up for this class. A flyer with more information is included. There is a \$10 per class or \$25 for all 3 classes. Please call if you have questions. A list of supplies needed is included.



Quilting Group

There has been some interest expressed in starting a quilting group/organization. If you or know someone interested, please let Joy know at 580-237-1228 and we will see what develops.

This newsletter is published monthly by the Garfield County OSU Extension Center and is one way of communicating educational information. Reference to commercial products or trade names is made with the understanding that no discrimination is intended and no endorsement is implied.

Joy Rhodes
Extension Educator, FCS/4-H Youth Dev.



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**GARFIELD COUNTY
 EXTENSION**

Dates to Remember

OHCE

Jan. 30– Sewing Class 5:30– 7:30 PM
Feb. 6– Sewing Class 5:30– 7:30 PM
Feb. 13– Sewing Class 5:30– 7:30 PM
Feb. 26– Leader Lesson, 2 PM
Mar. 2– OHCE Board Meeting, 9 AM
Mar. 25– Leader Lesson, 2 PM
Mar. 26– OHCE Western District North
 Region District Meeting– Fairview Fair
 Building, 9 AM

JOY

Feb 6 Sewing Class 5:30-7:30 PM
Feb 7 CDSA Community Meeting
Feb 11 Domesticates 11:30 AM
 Senior Health Line What to Keep,
 What to Toss-1:30 PM
Feb 13 Sewing Class 5:30-7:30 PM
Feb 17 Country Club
Feb 20 Rural Rotatory
Feb 25 Co-Parenting
Feb 26 Leader Lesson



**GARFIELD COUNTY
 EXTENSION**



hello
 February

