



Parenting with Natural Consequences

Parenting is tough, even under the best circumstances. Helping children learn the skill of making decisions can be hard, too.

As parents, you get tired of always telling your children what to do. In fact, it can become overwhelming, said Katey Masri, coordinator for [Oklahoma State University Extension's Co-Parenting for Resilience program](#).

“Overprotective parents, although well-meaning, often prevent their children from learning how to bounce back from failure or how to learn to make better choices down the road,” Masri said. “It’s hard, but letting your children experience the natural consequences of their actions teaches them how to make good choices and be responsible.”

It’s important for children to learn they are responsible for their choices. Parents are encouraged to step back and let children experience the consequences. In addition, parents should take the time after the fact to discuss with the child why that consequence occurred and what they need to do differently next time if they want a different outcome.

For example:

- Despite being reminded, a child doesn’t bring their clothes to the laundry room to be washed. As a result, their baseball uniform is dirty on game day.
- The child is told to put his toys away so the younger sibling can’t break them. The toys get left out and a favorite toy is broken.
- A child leaves their homework on the table instead of putting it in their backpack for school the next day. The following morning the child leaves for school without the homework. Late assignments aren’t accepted.

Things to keep in mind when using natural consequences:

- Is the consequence safe?
- Is the consequence age appropriate?
- Be firm in the consequence.
- Use empathy.
- Help the child problem solve and set limits.
- Praise the child when they make good choices.

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If you receive the monthly newsletter by mail and would like to receive it by email, please call 918-746-3700. Receiving it by email would greatly reduce our printing and postage expenses.

Thank you!

If a consequence isn't safe, it's clearly the parent's responsibility to intervene and protect the child. Also, parents need to determine if they're willing to allow the consequences to occur.

"You may not be willing to let your child play outside in the mud while wearing their dress shoes," Masri said. "Keep the child's age in mind, too. Children younger than 3 years old have a harder time understanding the consequences of their actions. As long as the consequence is safe and you're willing to let it occur, don't rush in and save the day by intervening."

Using natural consequences is an effective way to help children learn how to make healthy choices and ultimately become responsible adults. Research indicates natural consequences are related to healthier child development and decreased parent/child power struggles.

"The price your child pays today to learn about commitment, decision making, responsibility and relationships is cheaper now than at any other times in their lives," she said.

Source: [Family and Consumer Sciences | Oklahoma State University \(okstate.edu\)](https://okstate.edu)

11 Steps to Writing a Will

Most people should have a will, but it's rarely the most significant estate planning document an individual holds.

Many of a typical household's assets, such as [retirement accounts](#), can be transferred outside of a will by naming beneficiaries, and documents such as the financial and medical powers of attorney can be more powerful in determining the outcome of an estate.

Still, having a poorly written or out-of-date will can be costly and derail an otherwise well-planned estate. Wills are also particularly important for individuals with dependent children; the will serves as the best means to [name guardians for children](#) in the event of the death of both parents.

Experts typically advise individuals to get the basic estate planning documents in order around the time they are married or buy a home, for example, and revisit the will regularly with special emphasis on this process around the time of retirement. Get started and complete your will in 11 simple steps:

1. Find an estate planning attorney or use a do-it-yourself software program.
2. Select beneficiaries for your will.
3. Choose the executor for your will.
4. Pick a guardian for your kids.
5. Be specific about who gets what.
6. Be realistic about who gets what.
7. Attach a letter to the will.
8. Sign the will properly.
9. Find a place for your will.
10. Review and update your will.
11. Add other estate planning documents.

1. Find an Estate Planning Attorney or Use a Do-it-Yourself Software Program

Individuals or families with relatively simple financial situations may be able to use an online, reputable software program to complete their wills. Some software programs to consider include: Quicken WillMaker& Trust, Fabric, and Legal Zoom. Many situations, however, will require an estate planning attorney. "There are so many rules that come into play," says Patrick M. Simasko, an elder law attorney in Mount Clemens, Michigan. "They can't make it to the lawyer or they go onto LegalZoom, which is great, and they prepare their own documents, go to a website, download the will or they download trusts or different forms. But they don't know how to fill them out right, sign them right, notarize them right, so they don't mean anything." Hiring an attorney to create basic estate planning documents may cost a few thousand dollars, while an online software program can cost \$100 or less. However, experts warn that improperly prepared documents can be costly down the road.

2. Select Beneficiaries

One common mistake individuals make when planning their estate is failing to name or update [beneficiaries](#) on key accounts that work with the plans outlined in their wills. "What's listed on all of the bank accounts, the life insurance, the house, that controls what goes where," Simasko says. "The beneficiary listed supersedes the will, but often there's just no consistency."

3. Choose the Executor

The [executor of your will](#) is responsible for carrying out the wishes expressed in it. This person is often a family member or an outside individual who should be responsible and detail-oriented. "If you have no children, no nephews or nieces, you can always name your attorney or CPA," says Brian J. Decker, owner and founder of Decker Retirement Planning, which has multiple locations on the West Coast. "One big no-no is a corporate trustee because of the expense. They charge 1% of the estate every year even if they do nothing, and they require you to have all your assets with them, so it's a double dip."

4. Pick a Guardian for Your Kids

It's important for individuals with dependent children to name a [guardian](#) in their wills. While it's not required that you ask permission before naming someone as a guardian, it is a common practice to name multiple guardians in case one of those named is not able to accept the responsibility of guardianship.

5. Be Specific About Who Gets What

One of the most time-consuming aspects of creating a will may be deciding which assets to include and determining who will receive what. Stanley Kon, co-founder and chairman of Ripsaw Wealth Tools in Colorado, says individuals should consider the types of assets being allocated to heirs to help with decision-making and management. "Grandchildren will have a very long-term investment horizon and have more risk tolerance than their children," Kon wrote in an email. "An educational fund will likely have a much shorter investment horizon with less risk tolerance. This process can be used to separate what amount you need to fund your expected remaining life from what you expect to provide beneficiaries and manage accordingly."

6. Be Realistic About Who Gets What

It's important to think practically about how assets will be distributed. The No. 1 reason children stop speaking after a parent's death, Decker says, is due to boilerplate language directing tangible assets, such as artwork or jewelry, to be divided equally among children. "If you have three kids who all play the piano and have this boilerplate language, the first one is going to pick the Steinway," he says. "You can't divide tangible assets equally. You will have kids who have strained relationships after the estate is distributed because of this."

7. Attach a Letter

Individuals can attach an explanatory letter to their will. This letter may serve as a personal way to say goodbye and also go into more detail about certain wishes.

8. Sign the Will Properly

Incorrectly executing a will may lead to it being deemed invalid. Witnesses must sign your will, and in many states, the witnesses can't be people who stand to inherit anything in the will. Your witnesses also need to be at least 18 years old. Ideally, they'll be people who are likely to be around when you aren't. If something goes wrong and your will is contested in court, the judge may want to call a witness to testify. The number of witnesses needed may also vary by state.

9. Find a Place for Your Will

Make sure someone you trust knows where to find your will as well as any other important papers and passwords to financial institutions. It's also a good idea to store the original copy somewhere secure, such as in a fireproof safe. In some cases, wills can be stored and even executed electronically. These electronic wills, or e-wills, are valid only if they meet certain requirements, such as being in text form, not audio or video, and meeting state rules about whether witnesses are physically present or remote.

10. Review and Update Your Will

Generally, wills should be updated every five years, says Daniel R. Bernard, a partner at Twomey, Latham, Shea, Kelley, Dubin & Quartararo LLP in New York. "Similar to getting your car's oil changed every three thousand miles, this doesn't always happen," Bernard wrote in an email. "Another good rule of thumb is, any time you have a major life event, the birth of a new child or grandchild, a divorce, or the death of a spouse or parent, for example, it is a good time to review your documents."

11. Add Other Estate Planning Documents

A will alone may not meet all of your estate planning needs. Trusts, for example, are another estate planning tool that allow an individual to transfer assets when and how they want. There are many different types of trusts, but one of the most common trusts is a [testamentary trust](#), which can be created within an individual's will to transfer assets after he or she dies.

Source: [11 Steps to Writing a Will | Family Finance | US News](#)

Oklahoma Vegetable of the Month: **Summer Squash**

It's not too late to plant summer squash in your outdoor classroom. According to OSU's [fall gardening fact sheet](#), you can plant summer squash seeds through September 1 for harvest in 40-50 days. To find out what else you can plant now, check out the fact sheet.

Squash is usually divided into two categories - summer and winter. Summer squashes are harvested and eaten while their skin is still tender. Winter squash grows a thick skin, which helps it keep longer. The most common summer squashes are constricted neck, zucchini and scallop, or patty pan. Patty pan is round and flattened like a plate with scalloped edges. It is usually white. Constricted neck squash is thinner at the stem end than the blossom end and is classified as either "crookneck" or "straightneck." It is usually yellow. Zucchini squash is cylindrical- to club-shaped and is usually green.

Squashes originated in the Americas. European settlers of the New World were introduced to the numerous squash varieties by natives. Archaeologists have traced their origins to Mexico, dating back from 7,000 to 5,500 BC, when they were an integral part of the ancient diet along with maize and beans.

The colonists of New England adopted the name "squash," a word derived from several Native American words for the vegetable which meant "green thing eaten green." Eventually summer squash made its way to the warm Mediterranean regions of Europe where it thrived and was renamed *zucchini* by the Italians and *courgette* by the French. Both names mean "small squash," which implies that they were eaten at their small, young stage.

Source: [Oklahoma Vegetable of the Month: Summer Squash \(agclassroom.org\)](#)

Summer Squash Fritters

Ingredients

- 5 yellow squash, grated
- 3 tablespoons grated onion
- 3 tablespoons all-purpose flour
- 1 egg, beaten
- 1/8 teaspoon baking powder
- 1/8 teaspoon salt
- 2 tablespoons butter, or more as needed

Directions

Step 1

Place grated squash in a colander and squeeze out all excess water; you should have about 1 cup grated squash. Transfer squash to a bowl. Add onion, flour, egg, baking powder, and salt and stir batter together.

Step 2

Melt butter in a large skillet over medium-high heat. Drop batter into the hot pan and use the back of a large spoon to flatten fritters to 3 to 4 inches in diameter and to 1/4- to 1/8-inch thickness. Cook until edges are deep brown, about 1 minute. Flip over and cook 30 seconds more. Transfer fritters to a plate lined with a paper towel and sprinkle lightly with salt. Repeat with remaining batter, melting more butter in the pan as needed. Top with cheese or sour cream.

Nutrition Facts (Per Serving)

391 calories; protein 15.2g; carbohydrates 30.3g; fat 25.7g; cholesterol 151mg; sodium 407mg. Makes 2 servings

Source: [Summer Squash Fritters Recipe | Allrecipes](#)



OHCE UPDATES



“CONGRATULATIONS!”



OHCE 87th Annual Meeting Recognition

Outstanding Member Awards:

State Member Award Nominees by District:

“Rookie Member of the Year Candidate” **Ashlee Eller, NE-Tulsa**

Outstanding Member Awards:

District-County

Leadership Development, 2nd Place **Sharilyn Munroe, NE-Tulsa**
Including, “Overall Outstanding Project”

Membership Recruitment Awards:

District-County

Photography 1st Place: **Sharilyn Munroe, NE-Tulsa**

Healthy Living Awards:

Local Group-County

“Emotional Well Being”, 1st Place **Deborah McIntyre, Knit N Stitch, Tulsa**

State Project: Reducing Child Hunger Awards:

District-County

“The Mission”, 3rd Place **Sharilyn Munroe, NE-Tulsa**

Local Group/County

“Reducing Child Hunger-In Our Community
-One Child at a Time”, 3rd Place **Deborah McIntyre, Knit N Stitch, Tulsa**

SHOUT OUT FROM SHARI

Dear OHCE Members,

Summer is still here with all of its heat and now it is time for us to start looking forward to all the fun things coming up with OHCE Tulsa County! But first I have to share what we've done over the past few months! Congratulations to our members for their award-winning reports at our State OHCE Meeting in July! A Big Shout Out and Thank you to Ashlee Eller for representing Tulsa County AND our NE District as our Rookie of the Year! You are a Rock Star! Thank You for helping Volunteer as an instructor at the Tulsa Public Schools with their Summer Program with their class on sewing and the Sewing Project! You took lemons and turned them into Lemonade....and taught the students all about a sewing machine and how to make some fun pajama shorts from gifted flannel material!

Next, I want to give a HUGE SHOUT OUT to everyone who helped with the Tulsa County Free Fair! Thank you to all the groups that donated baskets to the Silent Auction! A Big Shout Out to Elaine and Larry Egan, from the Owasso Jewels, for donating the Colorado Getaway to our Silent Auction! Wow, how great was that? Another huge shout out to the Tulsa Zoo for donating 4 tickets to the silent auction. Thank you to so many other Tulsa area merchants for their donations! A Huge Shout Out to our Vice President, Jean Parks, and the Valley View Group for making our Membership Tea a huge success! The Live Auction was so fun! What a great way to raise money and awareness for our Scholarship Program! Congratulations to our Scholarship recipient. Congratulations to all of our members who were honored at our Membership Tea for their 5-40 Years of Service! Congratulations Pat Miles on 40 Years!

I'm so proud of all of our OHCE members and guests who volunteered their time in helping with the fair this year! We appreciate you so much! A huge Shout Out to our new FCS Educator, Stacey Jones, and our Administrative Assistant, Debbie Owens, for all their hard work in helping make this a great County Fair! You did it! Thank You! I want to encourage everyone to continue reaching out and helping in your communities! Invite your friends and neighbors to come see what OHCE is all about! OHCE is here to help educate us and our communities. Let's work even harder in spreading the word of who we are!

Keep Serving Others!

SHARI

AUGUST 2022 FAMILY ISSUES by Elaine Egan

Supporting the Tulsa County Emergency Shelter: Let's collect some BABY WIPES/HAND WIPES. We will share them at the December Christmas Luncheon.

AUGUST FAMILY ISSUES TOPIC: SUPPORTING WOUNDED VETS Stamps for the Wounded (SFTW) is a service organization dedicated to providing comfort and stimulating activity to U.S. veterans through stamp collecting. Here is how you can participate: Clip stamps from envelopes and packages leaving at least a quarter inch margin of paper around stamps. Don't cut stamps off old envelopes or modern envelopes if they are special (like first day cancels). Separate stamps into 3 groups: US canceled, US uncanceled and Foreign. You can ship them together, but sorting helps. Don't ship stamps until you have enough for a large envelope or small box. Donations of cash or check are always welcome to buy stamp collector supplies.

PLEASE print your name and complete mailing address on your package AND on your inventory list so they know who it is from.

Send your stamps to: Stamps for the Wounded P.O. Box 297 Dunn Loring, DA 22027



OHCE UPDATES



WHAT'S HAPPENING

August:

- 3 Trip to Wolaroc @ 10am
- 8 Chat and Create @11 am
- 22 Chat and Create @11 am
- 24 LL @ 10 am NE Tech Center 1901 N. HWY 88 Claremore
- 28 BUNCO @ 10am-12pm

September:

- 5 Labor Day, Extension Office closed
- 6 President's Quarterly Meeting @7pm
- 12 Chat and Create @11 am
- 19 OHCE Board Meeting Zoo @ 7pm
- 20 OHCE Business Meeting and Fun Day @10am
- 26 Chat and Create @11 am

No BUNCO this month due to Tulsa State Fair

Tulsa County Resource Management

Back to school already?
How can Resource Management help prepare for school days?

Dolores Williams
Resource Management
Chairperson

*****All events will be held at the OSU Extension Office unless noted.*****

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Family and Consumer Sciences
Tulsa County OSU Extension Service

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