



**TULSA COUNTY  
EXTENSION**

# STRENGTHENING OKLAHOMA FAMILIES

## Family and Consumer Sciences News

### Celebrate OHCE Members During National Volunteer



It's always good to show appreciation to volunteers, and there's more to do than National Volunteer Month, which takes place in April. Oklahoma Home and Community Education members know a thing or two about volunteering. Since its origination in 1935, group members have worked hard to make families more resilient, raised money for scholarships for local high-school students, sewed thousands and thousands of face masks in the height of the pandemic and so much more.

Suzette Barta, community engagement coordinator for OSU's College of Education and Human Sciences - Extension, Engagement and Continuing Education, said OHCE members are driven and motivated to volunteer.

"People are motivated to action because they feel a desire within themselves to do something. This is called internal motivation," Barta said. "We do the things we do within our communities, our counties, and the state because we know they make a difference to the residents. We are also motivated by friendship, affiliation, and yes, even fun."

Research shows that individuals often seek to volunteer in groups such as OHCE to help fulfill personal needs that can't be achieved alone. Two Harvard professors classified volunteer motivators into three types: achievement, affiliation and power, and there's a place for all three types in the world of volunteering.

Now that cases of COVID are declining, Barta said OHCE groups are getting out more and doing more things in person.

"We obviously weren't meeting in person during the height of the pandemic, but our group members worked hard to not let it slow down their goals for their counties," she said. "It's exciting to hear about all the projects they're working now that they can do more face-to-face activities."

However, some activities are still being done virtually, such as the Valentine party that took place in February. Groups are participating in the virtual Hop into Spring event in April which is designed to get group members in the spring spirit and will include fun information about gardening, backyard bird photography, preparing Easter dinner and even a special surprise that involves deviled eggs.

In 2021, OHCE groups around the state made a big splash with all of their community activities, including volunteering nearly 78,400 service hours valued at more than \$2.1 million; raising \$466,881 for community projects; and completing 25,828 hours of exercise time.

"Oklahoma's OHCE members are top-notch and are such a valuable asset to their communities," Barta said. "They are prime examples of what it means to be a volunteer."

More information about OHCE is available online. Anyone interested in joining this organization can contact their county OSU Extension office.

Source: [extension.usu.edu](http://extension.usu.edu)

### Tulsa County Extension Office Address

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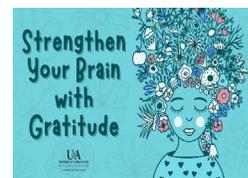
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If you receive the monthly newsletter by mail and would like to receive it by email, please call Roxanne at 918-746-3706. Receiving it by email would greatly reduce our printing and postage expenses.

Thank you!

# Strengthen Your Brain with Gratitude

By Brittney Schrick, Ph.D., CFLE



You have probably been told at some point in your life to “count your blessings.” That phrase is written on door mats, cross-stitched on samplers, sewn onto throw pillows, and sung in songs. It is easy to dismiss the idea as simplistic when it comes to brain health and mental well-being, but you may be surprised by the strength of counting your blessings and intentional gratitude practice.

## What is gratitude?

The definition of gratitude is “the quality or state of being thankful; readiness to show appreciation for and to return kindness.” Gratitude comes very easily to some people and is less obvious to others. Your personality may lend itself to constant displays or feelings of gratitude, or you may lean more toward finding the negatives or potential problems in a situation. As a group, we need both types of personalities. The positive folks help keep us moving along, looking only at the good things that could happen and finding the good even when things go wrong. The more pessimistic folks help us prepare for things that might go wrong and are often great protectors who we want around when there’s a crisis.

No matter which end of the spectrum you identify with more, everyone can benefit from regular, intentional gratitude practice.

## Meaningful "Thank You"

It is very common to say thank you as a matter of habit rather than a true feeling of gratitude. One way to begin intentional gratitude practice is to start paying closer attention to those times we say, “thank you.”

1. Start by noticing your “thank yous.” When you say, “thank you,” do you really mean it, or is it just a habit? How do you feel when you show or express your thanks to someone in an everyday interaction? Are you already physically moving on to the next thing, or do you make eye contact? Do a quick body scan. Pay attention to what is going on.
2. When you notice the desire to say, “thank you,” pause and think about what you are actually thankful FOR. Make a mental note or even express the specific thanks to the person.

This type of process can help us achieve the **two key components** of practicing gratitude:

1. We affirm the good things we’ve received.
2. We acknowledge the role other people play in providing our lives with goodness.

Paying attention to why and to whom we’re saying “thank you” can offer great insight into those blessings we’re told to count.

## How can I practice gratitude?

There are lots of ways we can practice gratitude daily.

1. **Keep a gratitude journal.** Establish a daily practice of noticing and reminding yourself of gifts, graces, and benefits you experienced that day. These can be related to an interaction with someone else, something you enjoyed alone, or something you appreciate about yourself. Don’t put too much pressure on yourself to make the gratitude too grand. It could be something as simple as seeing a shooting star or waking up with a lot of energy or as extraordinary as welcoming a new grandchild or making a new friend. Write these down, keep a note in your phone, or think of another creative way to keep a running list of joy. Below, you will find a printable PDF with a long list of gratitude journal prompts to get you started!

2. **Share your gratitude with others.** Researchers at Florida State University found that mismatched levels of gratitude within relationships can contribute to unhappiness. If you appreciate something someone does for you, tell them! They may even start paying more attention to their own blessings too.
3. **Come to your senses.** One of the best ways to savor the moment and focus on the present is to focus on what sensory information your body is taking in. Take a deep breath and focus on what you can see, hear, taste, smell, feel, etc. Even if you have deficits or disabilities in one area, a focus on those senses that bring you joy, and information can remind you of the miracle the human body is.
4. **Watch your language.** Paying attention to the words you use and the tone you express those words in can help you practice gratitude. Especially if you tend toward negative talk, reminding yourself to use positive words and focus on what you are grateful for in a situation can lessen anxiety and stress.
5. **If you don't feel it, fake it.** Going through the motions of gratitude can sometimes trigger the real feeling. Smiling, writing a thank you note, or telling someone you appreciate what they did can sometimes make you feel more grateful than you did before and help you focus on the kindness.

#### What's in it for me?

We have our plans for intentional gratitude practice, but what is the point? What will we gain by showing gratitude on purpose every day?

1. Frequent, intentional gratitude practice helps to train your brain to focus on positives and notice those things that bring you joy rather than all the annoying little things of daily life. Even when something is annoying or troubling, someone who practices gratitude can quickly interrupt the negative thoughts and redirect to something more positive. This helps reduce stress and relieve pain. The parts of the brain associated with gratitude are in the areas where we experience pleasure. They're connected to the parts of the brain that regulate our emotions as well as heart rate and arousal levels. Activating the pleasure centers of your brain reduces stress, and a body that is less stressed tends to be in less pain.
2. Over time, we can even improve health by using the natural brain chemicals released when we socialize or even think about interacting with others positively. It is assumed that the health benefits of gratitude practice come from the way the brain network associated with social bonding and stress relief comes into play when we show gratitude.
3. Researchers at Indiana University found that gratitude practice can help individuals with depression. Consistent gratitude can actually change brain structures and pathways leading to improved mood.

**Note:** Gratitude practice should not be a substitute for medical treatments for depression or pain management. This practice may, however, be useful in addition to other treatments.

Over time, people who practice gratitude report fewer physical symptoms of illness, more optimism, greater goal attainment, decreased anxiety and depression, and other health benefits. Remember the word "practice." Practice is not perfection. Give yourself grace to learn over time, to take breaks, and to stop and start again. This practice is for your benefit, not to prove anything to anyone else.

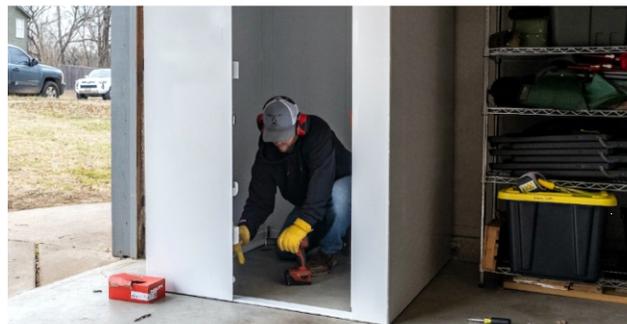
Source: <https://www.uaex.uada.edu/life-skills-wellness/personal-family-well-being/family-life-fridays-blog/posts/Gratitude.FLF.aspx>

## Financing, rebates available for storm shelter shoppers

Storm shelters are a common fixture in many homes throughout the South and Midwest. For residents considering one on their property, [Oklahoma State University Extension](#) offers helpful resources on how to [select the appropriate shelter](#) for their individual needs and budget.

As with many features in a home or on land, people may wonder if installing a shelter adds dollars to a seller's asking price. Oklahoma's current real estate market is competitive with high demand and low inventory, and a storm shelter often appeals to buyers, said Christi Hollon, a real estate agent with Coldwell Banker Select in the Tulsa area.

"A storm shelter is no different than any other house feature, such as a pool, shop, carport or granite countertops," she said. "Sellers won't recuperate 100% of the cost for adding those things, but they do give you a leg up on selling property when compared to other houses on the market without a shelter."



Depending on the initial shelter cost, Hollon said an appraisal might add \$1,000 to \$4,000 to a home's value. Shelter prices range from \$3,000 to \$30,000, depending on the size, customization, building material costs and type of installation. The [three main options](#) are an underground shelter, a space retrofitted in a garage floor or an aboveground safe room that is bolted to a concrete floor.

The [Federal Emergency Management Agency](#) (FEMA) also provides helpful information on safe room selection and funding opportunities.

"Contractors should build to FEMA P-320 recommendations that help home or business owners assess their risk and determine the best type of safe room for their needs," said [Scott Frazier](#), OSU Extension specialist in biosystems and agricultural engineering. "Whether building the shelter yourself or having a contractor build it, the P-320 specifications are helpful and available at no cost."

TJ Cly is the lead installer and sales representative for FamilySAFE shelters in Owasso, Oklahoma. The company has been building aboveground safe rooms in nearby Oologah and installing them nationwide for more than 20 years.

"In 2021, we installed 1,300 shelters," he said. "Our business followed suit with the housing market, and we work with a lot of builders to install safe rooms as homes are under construction."

FamilySAFE company representatives also report appraisers giving full market value for shelters in some instances.

“People are rolling them into their mortgages if they qualify for the extra expense,” said FamilySAFE owner Vince Mims. “I get calls almost weekly asking for current prices, because buyers request to include the shelters in the sale and will pay full value for them. Sellers will often contact us to buy another shelter for their new home as well.”

A storm shelter is an investment, and the final price tag is often the deciding factor for residents and families seeking a safe haven during storm season. Oklahoma’s [SoonerSafe Safe Room Rebate Program](#) through the Oklahoma Department of Emergency Management provides a rebate program to a few residents each year through a lottery system.

Other groups, such as the [Choctaw Nation](#), offer storm shelter discounts or rebates, and FEMA grants are often available at the county level. Residents should consult with their county’s emergency management office for more information.

Financing is also available for storm shelter purchases. Rate and service terms depend on a city’s individual market. Thomas Walraven, assistant vice president at BancFirst in Stillwater, said the most direct way to learn about storm shelter loan options is to contact a local bank’s loan department.

“Finance rates and service terms for a storm shelter are similar to those for a new HVAC system, aboveground pool or even a car, ranging anywhere from under \$10,000 for 60 months or less than \$5,000 for 36 months,” Walraven said. “It’s always best to check with local banks first because shelter companies might partner with banks to offer discounts.”

Once a shelter is installed, homeowners can begin to enjoy the safety benefits of their purchase. For residents living in frequent storm zones, peace of mind is priceless.

“Buyers are always asking me to speculate on how much home renovations will increase the selling price of their home, and I always tell them to avoid looking in the future and instead, focus on the present,” Hollon said. “If a storm shelter is important to you and your family, it’s worth every penny.”

Source: [acs.okstate.edu](http://acs.okstate.edu)



## Tips for Sticking to Your Financial Goals and Budget

By: Melanie Dabb, Extension Assistant Professor

The principles of financial management are simple, but simple doesn't necessarily mean that it's easy. One of the biggest challenges to reaching goals and developing financial habits is discouragement. It takes time and effort to stick to goals and often we lose interest when we feel we have put in a lot of work and only made a little progress. The key is to keep going. This article will give some tips for staying motivated and on track with your financial goals and budget.

**Rooting Your Action in Positive Thinking:** According to Harvard Medical School, one of the key factors that helps people to be successful in their goals is having the goal rooted in positive thinking. Instead of using guilt, fear, or regret as a motivator to reach goals, try changing the thought to focus on what you will gain by reaching the goal. For example, instead of thinking, "I don't have any money in savings, I'm so bad with money" try changing the sentence to, "If I start saving a few dollars here and there, the next unexpected expense won't be as stressful."

**Ensuring Action is Self-Motivated:** Another factor in sticking to our action is having the goal be self-motivated. If it is a task that someone else is saying you should do, you're

less likely to do it. Taking the time to identify why you have created your budget and the goals you are trying to achieve with your budget will help make sticking to your budget and working towards financial goals more relevant to you.



**SMART Goals:** Many people are familiar with SMART goals. SMART is an acronym for Specific, Measurable, Achievable, Relevant and Time-Bound.

It is important to set goals or actions that are specific. For example, instead of saying "I want to save more money" make your goal specific by saying "I will set aside \$20 from every paycheck." Having a laid-out plan will help you reach your goal.

- Next, there has to be a way to measure whether or not you've actually met your goal. If you start with a goal of, "I want to get \$1000 set aside for savings" you're going to be able to tell if you met that goal; whereas if your goal is simply to have money set aside, that could mean just \$5 left in my account at the end of the month.
- When we talk about goals being achievable, we mean they need to be something that we can realistically do. Harvard Medical School also talks about this step. If goals are too big or unrealistic, we are far less likely to reach them, so it's important to be honest about what we really can or cannot achieve.
- The R in SMART stands for relevant. It has to be a goal that is important to you and contributes to your overall sense of wellbeing. As mentioned earlier in the article, the goal has to matter to you, not be something that someone else says you have to or should do.
- The last part of a SMART goal is time-bound. If we don't put a due date on it, we may not ever get around to doing it. Putting a time restraint on a task helps create a sense of urgency to complete tasks. However, remember to be realistic about how much time is actually needed to accomplish a task, especially if you are on a tight budget.

**Identify Triggers and Barriers:** One last tip for sticking to your budget is to identify what your triggers and barriers are. Ask yourself: what triggers lead to spending more than my budgeted amount or what keeps me from reaching my financial goals? Whatever these are, be proactive by anticipating these obstacles. This will make it a lot easier when you find yourself in a situation where you are tempted to throw your budget or your goals out the window.

These tips will help when facing the challenges of making new financial habits and sticking with them. Remember, any effort you make in the right direction is worthwhile. Recognize even the smallest accomplishment and keep working towards your financial goals and actions.

Source: <https://extension.usu.edu/finance/faq/tips-for-sticking-to-your-financial-goals-and-budget>

Each year, millions of elderly Americans fall victim to some type of financial fraud or confidence scheme, including romance, lottery, and sweepstakes scams, to name a few. Criminals will gain their targets' trust and may communicate with them directly via computer, phone, and the mail, or indirectly through the TV and radio. Once successful, scammers are likely to keep a scheme going because of the prospect of significant financial gain.

Seniors are often targeted because they tend to be trusting and polite. They also usually have financial savings, own a home, and have good credit—all of which make them attractive to scammers.

### Common Elder Fraud Schemes

- **Romance scam:** Criminals pose as interested romantic partners on social media or dating websites to capitalize on their elderly victims' desire to find companions.
- **Tech support scam:** Criminals pose as technology support representatives and offer to fix non-existent computer issues. The scammers gain remote access to victims' devices and sensitive information.
- **Grandparent scam:** Criminals pose as a relative—usually a child or grandchild—claiming to be in immediate financial need.
- **Government impersonation scam:** Criminals pose as government employees and threaten to arrest or prosecute victims unless they agree to provide funds or other payments.
- **Sweepstakes/charity/lottery scam:** Criminals claim to work for legitimate charitable organizations to gain victims' trust. Or they claim their targets have won a foreign lottery or sweepstake, which they can collect for a "fee."
- **Home repair scam:** Criminals appear in person and charge homeowners in advance for home improvement services that they never provide.
- **TV/radio scam:** Criminals target potential victims using illegitimate advertisements about legitimate services, such as reverse mortgages or credit repair.
- **Family/caregiver scam:** Relatives or acquaintances of the elderly victims take advantage of them or otherwise get their money.

### Protect Yourself

- Recognize scam attempts and end all communication with the perpetrator.
- Resist the pressure to act quickly. Call the police immediately if you feel there is a danger to yourself or a loved one.
- Be cautious of unsolicited phone calls, mailings, and door-to-door services offers.
- Never give or send any personally identifiable information, money, jewelry, gift cards, checks, or wire information to unverified people or businesses.
- Use reputable anti-virus software on all computers.
- Never open an email attachment from someone you don't know, and be wary of email attachments forwarded to you.
- Take precautions to protect your identity if a criminal gains access to your device or account. Immediately contact your financial institutions to place protections on your accounts, and monitor your accounts and personal information for suspicious activity.

### How to Report

If you believe you or someone you know may have been a victim of elder fraud, contact your local [FBI field office](#) or [submit a tip online](#). You can also file a complaint with the FBI's [Internet Crime Complaint Center](#).

You are also encouraged to keep original documentation, emails, faxes, and logs of all communications.

Source: [Elder Fraud — FBI](#)

## **Oklahoma Vegetable of the Month:**

### **Green Garden Peas**

Peas are some of the first vegetables to be planted in the garden because they are frost-hardy. That means they can stand temperatures below freezing. In fact, peas taste better when they are grown while the weather is still cool. Peas grow in pods. In some varieties, like snow peas and sugar snaps, the pods taste as good as the peas themselves, in other varieties, the peas are shelled - removed from the shells.

Green garden peas are a valuable source of protein, iron, and insoluble fiber. Sugar snap peas contain less protein, but are an excellent source of iron and vitamin C.

### **Be a Food Explorer:**

Other fresh veggies in season this month: asparagus, greens, lettuce, onions, radishes, spinach.

## **Green Pea Guacamole**



While avocados tend to get all the guacamole glory, sometimes they're not available, not ripe, or just too expensive! Check out this tasty, bright, and satisfying recipe that put the humble green pea in the leading role.

### **Ingredients**

- 2 cups frozen peas, thawed
- 2 tablespoons lime juice
- 1/2 cup grape tomatoes, halved
- 1/4 cup red onion, chopped
- 1 can green chilies, drained, diced (4 oz)
- 3 tablespoons cilantro (chopped)
- 1 clove Fresh garlic, minced
- 1/4 teaspoon black pepper
- salt (to taste, optional)

### **Directions**

1. Mash peas until smooth.
2. Add the lime juice, tomato, onion, green chilies, cilantro, garlic, salt (if using), and black pepper. Mix well.
3. Serve with an assortment of raw vegetables and whole-grain tortilla chips.

### **Nutrition Information**

Serving Size: ¼ cup

Per Serving: 27 Calories, 0 g Fat, 0 g Saturated Fat, 0 mg, Cholesterol, 119 mg Sodium, 5 g Carbohydrates, 2g Dietary Fibers, 2 g Total Sugars, 0 g Added Sugars included, 2 g Protein, 0mcg Vitamin D, 13 mg Calcium, 1 mg iron, 68 mg Potassium

*Source: Westmoreland County Pennsylvania SNAP-Ed Program*

April is National Stress Awareness Month. How can **RESOURCE MANAGEMENT** help to reduce daily, weekly, monthly, and annual stress?

~ *Dolores Williams,*  
*Resource Management Chairperson*





## SHOUT OUT FROM SHARI



### Dear OHCE Members,

Spring is Here! We made it through the winter and now everything will begin to start sprouting up and blooming. I even saw my daffodils blooming last month! Everything will start moving faster and everyone will start being "too busy". I want to encourage us all to take a moment and just pause from our busy daily life and just breathe! There is so much going on around us that sometimes this can cause us to get too wrapped up....stop and breathe! We all need this little reminder from time to time.....Breathe! Call a friend and just "Check In" with them....you never know, this might be just what they needed.

I want to say a big "THANK YOU" to all our members that attended the NE District Meeting. We attended workshops and learned so much! A "Shout Out" to Ashlee Overall, (Now Eller), for representing Tulsa County as our "Rookie of the Year"! You make us so proud! I want to give a big "Shout Out" to our Membership Committee for a successful "GAME DAY & CANNED FOOD DRIVE". It was so much fun, and we had a lot of visitors! The canned food items were donated to a local charity to help with "Food Hunger in Oklahoma" which is one of our State Projects. I want to encourage you to sign up and help at the Tulsa Food Bank, either individually or with your Group! Another "Shout Out" goes to the Jenks Night Owls for updating our OHCE Bulletin Board for March and April...nice job! Finally, if you haven't been able to attend our "Bunco for Scholarships" you need to come and play! It's so much fun and you get to meet new people! Even if you don't play, come anyway! Remember that this is for Donations only and all proceeds go to help fund our Tulsa County OHCE Scholarships! Remember to "Serve Others".

Nuts about OHCE! *Shari*

## WHAT'S HAPPENING

### April:

- 5:** 1:00 – 3:00 pm New Tulsa County OHCE Members meet and greet, OSU Extension Auditorium
- 11:** 11:00 am Chat & Create
- 15:** Good Friday, Extension Office Closed
- 25:** 11:00 am Chat & Create
- 28:** 6:00 – 8:00 pm BUNCO for Scholarship, bring your own dice.



### May:

- 1-7** OHCE Week
- 2** 7:00 pm President's Quarterly Meeting
- 9** 11:00 am Chat and Create
- 16** 7:00 pm OHCE Board Meeting, ZOOM
- 17** 10:00 am Leader Lesson training for June, July and August, Mutual Girls Club of Bartlesville
- 18** 10:00 am Business Meeting
- 23** 11:00 am Chat and Create
- 26** 10:00 am to 12:00 pm BUNCO for Scholarships, bring your own dice
- 30** Memorial Day – Extension Office Closed

Oklahoma Home and Community Education (OHCE), consists of five groups that meet in and around Tulsa. The groups meet once a month, at various times. The groups meet in at libraries, churches or community centers. To start or join a group, call the Tulsa County OSU Extension Office at 918-746-3706.



# OHCE UPDATES



**Membership:** This year the Membership Committee will be sponsoring monthly events  
**"BUNCO for Scholarships!"**

Please - BYOD (Bring Your Own Dice!)  
Donations will be accepted at the door.  
Location: OSU Extension Auditorium  
Please mark these dates on your calendars!

4/28 - 6:00 - 8:00 PM

5/26 - 10:00 - Noon

6/30 - 6:00 - 8:00 PM

7/28 - 10:00 - Noon

8/25 - 6:00 - 8:00 PM

**No BUNCO in Sept.**

**due to Tulsa State Fair**

10/27 - 10:00 - Noon

11/17 - 6:00 - 8:00 PM

12/22 - 10:00 - Noon

*~Shari Munroe – OHCE President*



If you are a NEW OHCE Member for 2021 and 2022 please join us for our "NEW MEMBER TEA" on Tuesday, April 5th, from 1:00 - 3:00 PM.

**Please RSVP to Shari Munroe 918.408.6918 by April 1st.**

BUNCO for Scholarships is Thursday, April 28th from 6-8 PM. Please join us for fun and fellowship!  
Donations Accepted.

**Shari Munroe - Membership**



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Tulsa County OSU Extension Service

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