

**TULSA COUNTY** 

**EXTENSION** 

# **STRENGTHENING OKLAHOMA FAMILIES** Family and Consumer Sciences News

# SUICIDE PREVENTION

According to the World Health Organization (WHO), more than 700,000 people die due to suicide every year, and it's estimated that for each suicide, there may be more than 20 suicide attempts. As suicide prevention month begins, we need to work to reduce the stigma surrounding mental health issues and encourage people to seek help and support when they need it the most. It is important for people to receive help in addressing the underlying factors that contribute to suicidal thoughts and behaviors, such as mental health issues, social isolation, substance abuse, and more. Receiving effective treatment can alleviate symptoms and improve an individual's overall quality of life.

If you suspect someone might be at risk, initiate a conversation with them. Express your concerns, actively listen without judgment, and encourage them to seek professional help. Talking openly about suicidal thoughts can help reduce stigma and make the person feel supported. The National Suicide Prevention Lifeline (1-800-273-TALK) is there to provide immediate support. Recognizing warning signs is crucial for early intervention. These signs may include talking about wanting to die or feeling hopeless, increased substance use, withdrawing from social interactions, extreme mood swings, giving away possessions, and researching methods of suicide. It is vital to train individuals in various settings within the community, including schools, so that they are able to recognize signs of distress and know how to respond appropriately to get them help. Friends, family, and community members can provide a crucial safety net for individuals struggling with their mental health.

Suicide prevention is a collective effort that involves individuals working together to create an environment where seeking help is encouraged and mental health is prioritized. QPR is a suicide prevention training for participants to be able to recognize the warning signs of suicide and question, persuade, and refer people for help.

Source: Valori Stone at K-State Research and Extension

# Tulsa County Extension Office

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### In this issue:

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- Couples and Money
- Recipe of the Month: Cowboy Cookie Dip
- Estate Planning Wills & Trusts – Part Two
- OHCE Demo Day Photos
- OHCE News & Updates

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

Thank you!

#### Strengthening Oklahoma Families/Tulsa County

# Couples and Money: Let's Talk About It

All couples need to talk about money issues, such as who will pay the bills, what kind of checking accounts they will have (individual, joint, or both), and how much personal spending will be allowed. Trouble handling money can cause stress in a relationship and even lead to divorce. For example, large debts brought into a marriage often cause problems for couples because of the stress involved in getting the debts completely paid off.

When money problems get out of control, so can the relationship. Arguments can cause tensions to escalate and put a couple at risk for violence. When money problems soar to this level, couples need to seek outside help immediately with a professional counselor. Hopefully, the information provided in this fact sheet will help couples find a way to discuss money issues before those issues get too serious. Dealing with money can be very difficult for couples. But it can be done!

Why do Couples Fight About Money? There are a few reasons why couples fight about money. One reason has to do with power. Traditionally, men have made more money and have had more power in families, while some women have depended solely on their husbands for financial support. However, many women today are working as much as men and making a good deal of money. As women bring more money into the home, they feel freer to make decisions about what the couple does with money.

Couples argue about spending because of different priorities. One partner may think that saving money for the future is most important, while the other partner may believe that the money should be used to buy those things that are immediately desired. It is very important to discuss priorities so both partners' needs will be met.

**Talk About It...** Talking about money is very important for a healthy relationship. Many couples say money causes conflict and stress in relationships, but often it is not the money that causes problems. Most people do not like to talk about finances, but for couples trying to maintain a good relationship, it is especially tough. First, no one wants to appear to be selfish. When talking about money leads to conflict, it may feel like the relationship is failing. Second, because men sometimes make more money, women think they do not have the right to express their feelings about money. This is more common if the woman does not work outside the home. If the woman does not make decisions about money, it may lessen the worth of the childcare and management she provides in the home.

The best time for couples to begin discussing money is before the wedding so both know what the other expects and how they will spend their money. However, most couples do not discuss money before marriage. Here are some money issues that couples need to talk about:

**Goals about money** – Be sure to be open and honest with each other and try to understand each other's goals about money. Goals change throughout marriage. It is very important to discuss ideas with a partner and understand each other's differences in order to secure a stable financial future. It is okay to disagree, but work together to make sure decisions make both people happy. When having trouble agreeing on how to spend money, visit with a financial counselor. This service is often free of charge, and it is well worth the effort to get advice from a neutral third party.

What is expected? – Expectations play a major role in how easily couples adjust to differences in money management styles. Some families have a discussion before making a major purchase and plan for big expenses like vacation, but others do not. If one partner came from a family that discussed money issues and the other did not, their expectations can differ significantly. Conflicting expectations can lead to constant disagreement over how money is spent. Expectations come from observing family rules about money. All families have rules. Partners can discuss what the rules were in their family growing up.

Source: Published Jun. 2018lld: T-4201, By: Sissy R. Osteen, Rachel A. Neal

#### Strengthening Oklahoma Families/Tulsa County



# COWBOY COOKIE DIP

Stacey Jones—Family and Consumer Sciences Educator OSU Extension Center Tulsa County

#### SERVINGS:16

### INGREDIENTS

- 8 oz of light cream cheese
- 1 cup of powdered sugar
- 8 oz of whipped topping
- 1 teaspoon vanilla extract
- 16 cream filled chocolate sandwich cookies



### INSTRUCTIONS

- 1. Soften the light cream cheese in a large mixing bowl. Mix the powdered sugar into the cream cheese.
- 2. Fold in the whipped topping and vanilla extract together in the bowl with the cream cheese mixture.
- 3. Take the 16 cream filled sandwich cookies and place them into a plastic bag. Break up the cookies in the plastic bag using something heavy.
- 4. Fold in the broken cookies into the mixture.
- 5. Refrigerate for 1 hour. Serve and enjoy with the rest of the sandwich cookies or apple slices.

Nutritional Analysis per serving: Calories: 85 | Carbohydrates: 15.2 g | Protein: 0.7 g | Total Fat: 2.5 g | Saturated Fat: 0.8 g | Sodium: 57 mg | Sugar: 11.9 g |

Click Link below for Channel 6 Demonstration:

https://youtu.be/rPQvLjCR-ZU?si=nqSko-HFvOlz5P6\_

### ATTENTION TULSA COUNTY OHCE MEMBERS:

Tulsa County Extension would like to gather photos from all our groups that picture activities participated in throughout the 2023 year! From meetings, field trips, and special events to any OHCE activity that you have participated in this year. We will archive these photos for historical and display purposes. The year is almost over... so hard to believe... so hurry and send those photos now. Thank you so much! Your help with this project is very appreciated!

> E-MAIL PHOTOS TO THE EXTENSION OFFICE To: <u>debbie.owens10@okstate.edu</u>

# ESTATE PLANNING WILLS & TRUSTS "PART TWO"

## **Trust Basics**

One way to leave assets to others outside of your will is to use a trust. A trust is a legal agreement between two parties, the grantor (you) and the trustee (the manager of the trust), for the benefit of a third party known as the beneficiary. According to NAFEP, if you have a net worth of at least \$100,000 and meet one of the following conditions, then a trust may be a useful estate planning tool:

- A sizable amount of your assets is in real estate.
- You want to leave your estate to your heirs in a way not directly and immediately payable to them upon your death.
- You want to support your surviving spouse, but also want to ensure the remainder of your estate goes to your chosen heirs after your spouse dies.
- You and your spouse want to maximize your estate-tax exemptions.
- You have a disabled relative for whom you would like to provide for without disqualifying him or her from Medicaid or other government assistance.
- You have a business you wish to keep as an ongoing concern with as little disruption as possible while the estate is being settled.

### Advantages of Trusts

- You can put conditions on how and when your assets are distributed after your death.
- They can reduce estate and gift taxes.
- Trusts distribute assets to heirs efficiently without the cost, delay, and publicity of probate court.
- They can better protect your assets from creditors and lawsuits.
- They are harder to challenge than wills.

Trusts are flexible, varied, and complex. They can be customized to fit your situation. However, attorneys may charge more for trusts than for wills. According to the NAFEP, a basic trust plan may run anywhere from \$1,600 to \$3,000 or more, depending on the complexity of the trust. Assets you want protected by the trust must be retitled in the name of the trust. Anything not so titled when you die will have to be probated and may not go to the heir you intended.

SOURCE: Eliene St. Peirre, OK State Fact Sheet



# OHCE DEMO DAY 2023

"It was a huge success!"

Demo Day was a huge success with over 47 people coming to the event. Tulsa County OHCE would like to thank all of our guests, including OHCE members from Mayes, Rogers, and Wagoner Counties, for attending Demo Days. Below are a few snapshots from the fun event...













# FAMILY & CONSUMER SCIENCES CALENDAR

\*\*\*All events will be held at the OSU Extension Office unless noted\*\*\* \*\*Please observe that some event dates have been changed\*\*

#### **NOVEMBER:**

- 1 Co-Parenting for Resilience, 9 am @ OSU Tulsa (pre-register by 10-30-23)
- 1 OHCE Holiday Luncheon: Program Covers Due & Voting Today!
- 9 OHCE YEARBOOK MEETING 10 am ALL MEMBERS PLEASE ATTEND!
- 10 Veteran's Day Holiday Extension Office Closed
- 15 OHCE Nominations for State Member Awards Due to Extension Office
- 16 OHCE Bunco, 10 am Noon
- 17 OHCE Holiday Luncheon RSVP & Payment Due to OHCE County Treasurer
- 23-24 Thanksgiving Holiday Extension Office Closed

#### **DECEMBER:**

- 6 Co-Parenting for Resilience, 9 am @ OSU Tulsa (pre-register by 12-4-23)
- 13 OHCE Holiday Luncheon & Officer Installation @ OSU Tulsa (RSVP 918.636.6734)
- 15 OHCE Family Holiday Workshop @ Tulsa County Transitional Shelter, 6-8 pm
- 25-26 Christmas Holiday Extension Office Closed

#### JANUARY:

- 1 New Year's Day Extension Office Closed
- 8 OHCE President's Quarterly Meeting ZOOM @ 7pm
- 15 MLK Day Extension Office Closed
- 15 OHCE Board Meeting ZOOM @ 7pm
- 17 OHCE BUSINESS MEETING Open to Everyone Perfect Attendance Awarded
- 25 OHCE Bunco, 10 am Noon



CHANNEL 6 COOKING CORNER November 29<sup>th</sup> December 27<sup>th</sup> @ Noon Presented By: Stacey Jones Tulsa County FCS Educator

# 🖲 OHCE UPDATES 🖲





Several members of the OHCE Tulsa County Knit 'n Stitch group delivered 59 children's snack/activity bags to Domestic Violence Intervention Services (DVIS) on Tuesday, October 17. The bags contained crayons, coloring/activity books, assorted crackers, juice boxes, fruit and pudding cups, cookies, and fruit snacks to help occupy children during their parent's intake process.

In addition to the snack/activity bags, the group delivered some DVIS "wish list" items, including: 2 hand-quilted baby blankets, 6 new t-shirts and a handcrafted cutting board.

DVIS rebuilds lives affected by domestic violence and sexual assault through advocacy, shelter, counseling, and education.

https://dvis.org/

#### **Strengthening Oklahoma Families/Tulsa County**

# 👂 OHCE UPDATES 🤇



# SHOUT OUT FROM ELAINE

**Tulsa County OHCE President** 



As I look back over this past year – my first year as your Tulsa County President – I first breathe a little sigh of relief. I really had no idea exactly what I was getting into, but I am thankful that you all have been so supportive. I am thankful for you all who took on individual projects and worked on them with diligence and enthusiasm. I am thankful that I have met friends who will still be my friends long after I leave this office. I am thankful for the creativity you have shown, both in your projects and your ideas. And I am thankful for your membership renewal for 2024. Not only is it a statement about your faith in our organization, but it shows your commitment to serving our communities. Have a Blessed Thanksgiving! Share OHCE with a friend, Elaine

#### **NOVEMBER 2023 FAMILY ISSUES**

In 2023 we are supporting the Tulsa County Emergency Shelter. It's almost here! Be sure to look over this list, check it twice and bring your items to the Christmas Luncheon on December 13th. Here is a reminder of what we have collected all year:

Baby Wipes	Hand Wipes	Toothbrushes
Dental Floss	Combs	Hairbrushes
Shaving Cream	Shaving Lotion	Hand Soap
Deodorant		
Thanks for your generous participation.		

The Family Issues Team





# OHCE UPDATES 💿

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### LEADER LESSONS NEW LESSON FORMAT!

WE WILL BEGIN THE NEW YEAR WITH ALL OF OUR MONTHLY POWER POINT LESSONS AVAILABLE ON A USB THAT YOU CAN CHECK-OUT FROM THE EXTENSION OFFICE OR HAVE THE LESSONS E-MAILED TO YOU.

FOR THOSE GROUPS THAT STILL PREFER PAPER COPIES, UP TO 10 PAPER COPIES OF EACH POWER POINT LESSON WILL BE PRINTED FOR YOUR GROUP.

# Scholarship Committee Report:

Thank You to everyone who BOUGHT and/or SOLD tickets for the beautiful Quilt that was donated to us for our Scholarship Fund by Ms. Karen Hilton. The quilt is valued at \$100.

> "BUNCO for Scholarships!" **NOVEMBER 16th** from 10AM-NOON Bring a friend and win some fun prizes!

Sharilyn Munroe OHCE-TC Scholarship Chairman 918.408.6918



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Family and Consumer Sciences Tulsa County OSU Extension Service

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