



TULSA COUNTY
EXTENSION

STRENGTHENING OKLAHOMA FAMILIES

Family and Consumer Sciences News

October - FINANCIAL PLANNING MONTH



Heading into the holiday season, Financial Planning Month reminds us to keep our spending in check and prepare our budgets. While it's always better to give than receive, it's smarter to stick to a budget all year long. That's why Financial Planning Month takes a fresh look at our spending habits in October.

Depending on where we are in life, our approach to budgeting changes. However, if we start out saving and planning for our financial future when we're young, the target is easier to make.

MONEY SMART TIPS:

Make a budget. Review the last few months of expenses and cut expenses where you can. Reduce meals out and luxury items. Memberships and drive-thru coffees add up.

Pay bills on time. Late fees and penalties result in extra costs and harm your credit.

Start saving. A little every month becomes a habit quickly. If your employer offers a 401k with a matching benefit, contribute to the maximum allowed. For every dollar you don't contribute to the matching limit, you're throwing away money.

Sell what you don't use anymore. If you have things collecting dust, taking up space or otherwise not being used, get rid of it. It may be worth something. Whether it's value is in recycled metal or the eye of the beholder, it doesn't matter.

Can't sell it? Donate. Qualified donations are tax deductible. Don't forget to ask for a receipt and claim it on your tax return.

See a financial planner. They will help you with your goals and set you on the path to success.

HOW TO OBSERVE

What do you want your financial future to look like? Gather up your bills and receipts. It's time to get planning!

Sources: AARP.com, <https://nationaldaycalendar.com/financial-planning-month-october/>

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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!

BENEFITS OF SCAVENGER HUNTS



The weather is turning cooler, the leaves are falling and the evenings are brisk. It is a perfect time to go outside and enjoy some time together with your family. Scavenger Hunts are a great way to explore nature. Did you know scavenger hunts have numerous benefits for kids?

Builds Problem-Solving Skills

Hands-on learning has numerous benefits, including increased memory of previously taught concepts. Scavenger hunts allow kids to practice problem-solving in a tangible way. It helps to reinforce and act-out methods they have been taught by parents or teachers in a physical way, leading to increased retention of the lessons.

Easy to Customize

Scavenger hunts are easy to customize to your child’s abilities and interests. Is your child really into pirates? Create a “treasure” hunt with pirate-themed clues. Do you have a math-lover in your life? Have them solve number problems to get to the next clue. If you are doing a hunt with multiple kids you can give each of them individual clues based on their ability. There are endless possibilities!

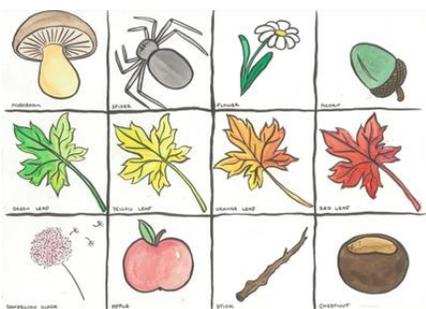
Exercises both Body and Mind

As discussed above, scavenger hunts help exercise the mind by reinforcing problem-solving skills. However, they can also be good exercise for the body. You can incorporate clues that get kids moving and running from place to place. You can even get creative and have your child run to the top of a hill, wander into the woods or climb a tree for the next clue. Get those legs moving!

Teaches Teamwork

Participating in a group scavenger hunt at school, at home, or for fun helps teach kids the value of teamwork, in addition to promoting social interaction. Kids will have to work together to solve clues and get to the final destination. Learning to work in a team is an essential skill throughout a child’s life, so why not teach it in a fun way?

Are you ready to create a scavenger hunt for your family? Try an “Opposite Scavenger Hunt” as pictured on the right. There are several resources on the internet to find ideas and outlines for hunts. [Pinterest](https://www.pinterest.com) has several ideas. Happy hunting!



Source: <https://educationaladvancement.org>

OPPOSITE SCAVENGER HUNT

- Find the opposite of something open.
- Find the opposite of something hot.
- Find the opposite of something hard.
- Find the opposite of something slow.
- Find the opposite of something short.
- Find the opposite of something clean.
- Find the opposite of something empty.
- Find the opposite of something big.
- Find the opposite of something sour.
- Find the opposite of something quiet.
- Find the opposite of something black.
- Find the opposite of something heavy.
- Find the opposite of something old.

Ways to Manage Stress

Everyone feels stressed from time to time, but what is stress? How does it affect your overall health? And what can you do to manage your stress?

Stress is how the brain and body respond to any demand. Any type of challenge—such as performance at work or school, a significant life change, or a traumatic event—can be stressful.

Stress can affect your health. It is important to pay attention to how you deal with minor and major stressors, so you know when to seek help.

If you take practical steps to manage your stress, you may reduce the risk of negative health effects.

Here are some tips that may help you to cope with stress:

Be observant. Recognize the signs of your body's response to stress, such as difficulty sleeping, increased alcohol and other substance use, being easily angered, feeling depressed, and having low energy.

Talk to your health care provider or a health professional. Don't wait for your health care provider to ask about your stress. Start the conversation and get proper health care for existing or new health problems. Effective treatments can help if your stress is affecting your relationships or ability to work.

Get regular exercise. Just 30 minutes per day of walking can help boost your mood and improve your health.

Try a relaxing activity. Explore relaxation or wellness programs, which may incorporate meditation, muscle relaxation, or breathing exercises. Schedule regular times for these and other healthy and relaxing activities.

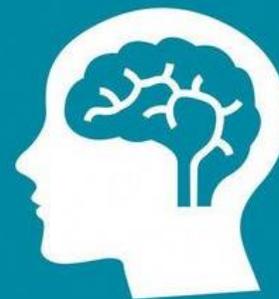
Set goals and priorities. Decide what must get done now and what can wait. Learn to say "no" to new tasks if you start to feel like you're taking on too much. Try to be mindful of what you have accomplished at the end of the day, not what you have been unable to do.

Stay connected. You are not alone. Keep in touch with people who can provide emotional support and practical help. To reduce stress, ask for help from friends, family, and community or religious organizations.

24 WAYS TO IMPROVE MENTAL HEALTH

CREATED BY VEX KING - AUTHOR OF 'GOOD VIBES, GOOD LIFE' | @VEXKING

1. Meditate
2. Ask for help
3. Keep a journal
4. Try to be active
5. Be outside in nature
6. Talk to yourself kindly
7. Do something creative
8. Look on the bright side
9. Practice deep breathing
10. Do a task you're good at
11. Avoid social comparisons
12. Sleep and rest adequately
13. Make chores more fun to do
14. Watch something that uplifts you
15. Make a playlist of feel-good songs
16. Spend time with empowering people
17. Help others - especially those in need
18. Avoid multitasking and procrastination
19. Make a list of things you're thankful for
20. Improve your posture and body language
21. Eat nutritious food and drink lots of water
22. Remind yourself that you're doing your best
23. Take breaks off social media and your phone
24. Distance yourself from things that don't feel good



Sources: <https://www.nimh.nih.gov/health/publications/stress>, <https://vexking.com>

Extension Office Use Only
Placed on Computer Roster by _____

Oklahoma Home and Community Education
County Membership Form
Return membership form with dues to county OHCE Treasurer.

MEMBER INFORMATION

Date: _____ New Member: or Renewal:
First Name: _____ Last Name: _____
Mailing Address: _____
City: _____ State: _____ Zip Code: _____
Phone: _____ Send Outreach Newsletter by email: YES
Group name: _____ Member since: _____
Email: _____ County: _____

VOLUNTARY INFORMATION REQUEST (*Equal Opportunity Information Request-you are not required to answer any of these questions.*)

Age Range: 19 years & under ; 20-34 ; 35-44 ; 45-64 ; 65-79 ; 80& over

Gender: Female ; Male

Ethnicity Hispanic/Latino: Yes ; No ;

Race (Select one or more):

- White
- Black/African American
- American Indian/Alaska Native
- Hawaiian/Pacific Islander
- Asian

Member Signature: _____

County Use Only Below this Point



SHOUT OUT FROM SHARI



Dear OHCE Members,

Dear OHCE Members, I am so excited to be part of this great organization! We learn so much! We need to be “Sharing” OHCE with everyone. Who do you know that likes to do Crafts? Sew? Knit? Paint? Cook? Volunteer? or likes History, Recycling, Genealogy, or that has children or grandchildren that could benefit from OHCE? We really need to reach out to as many people and groups as possible and invite them to join us! WHO DO YOU KNOW? Wear your “Ask Me About OHCE” Pin and get the conversation started! I want to encourage you to check us out on Facebook! “Like Us” at OHCEtulsa We will be adding more handmade items, that for a minimum donation, you can get to give for those special Birthday presents, Christmas presents, Baby shower, or maybe you’ll just want it for yourself! The ultimate purpose of OHCE is to educate our members to be well-informed and able to handle changes in our homes and our communities. We will strive to continue putting our “Lessons” on Facebook and on our YouTube Channel so you can invite more people to know about OHCE! A special “Shout Out” to several of our OHCE members for helping with the Extension Parking Lot during the Tulsa State Fair! You helped make money for OHCE and the United Way! Thank You So Much!

Nuts about OHCE! *Shari*

**Membership
DUES and
FORMS are
due October
15th!**



WHAT'S HAPPENING

October:

- 11: 10:30 am Chat and Create
- 15: 2022 Member Dues with Member List & Group Officer form **DUE** to the Extension Office
- 16: 8:45am - 1:00pm, Fall Holiday Demonstration Day \$12.00 @ Memorial Drive UMC, 7903 E. 15th St.
- 25: 10:30 am Chat and Create

November:

- 1: Holiday Luncheon covers **DUE** to Ext. Office
- 8: 10:30 am Chat and Create
- 11: Veteran’s Day – Ext. Office closed
- 16: Nominations for State Member Awards **DUE**
- 16: RSVP & \$\$\$ **DUE** for Holiday Luncheon
- 17: 10:00 Yearbook meeting
- 25-26: Thanksgiving – Ext. Office closed

From Membership Committee:

2022 Membership Renewals Due: Everyone should have received a Membership Renewal Form, along with a self-addressed stamped envelope addressed to your Local Group Treasurer! Renewals are due to your Group Treasurer before October 15th.

~Shari Munroe, Membership Chairman

Registration deadline for the OHCE-TC 5th Annual Fall Holiday Demonstration Day is October 8th!!

Demo Day is a great way to introduce your family and friends to OHCE. It is Saturday, Oct, 16th at Memorial Drive UMC from 9:00 am until 1 pm. (Registration starts at 8:45 am) The \$12 registration fee includes the demonstrations, the demo booklet (patterns, instructions and recipes), door prizes and lunch. What a bargain! **Contact Deborah McIntyre (918) 381-3278 or Christina David (918) 284-8256**

Oklahoma Home and Community Education (OHCE), consists of six 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



"Would Resource Management help you to determine the annual operating expenses of owning/driving a vehicle?"

~ Dolores Williams, Resource Management Chairperson



OHCE MEMBERSHIP MATTERS! Even if you can't attend the meetings, you can join as a "Silent Member" and still receive the FCS Monthly Newsletter and the Leader Lesson...PLUS, you can always come to any of our fun "Membership Events". WE WANT YOU TO BE A MEMBER OF TULSA COUNTY OHCE! ***Next Year many of our members will be celebrating their 5, 10, 15, 20 or Plus Years of Membership and will receive their Pins and Certificates!

~Shari Munroe, Membership Chairman

The Healthy Living THRIVE focus this month....

October is Breast Cancer Awareness Month. I want to encourage all of you to make an appointment for a mammogram. Early detection may save your life. THRIVE!

<https://www.nationalbreastcancer.org/breast-cancer-awareness-month/>

<https://www.cdc.gov/cancer/dcpc/resources/features/breastcancerawareness/index.htm>

~Charline Romine, Healthy Living Committee Chairman



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Michelle Bonicelli

Michelle Bonicelli
Family and Consumer Sciences Educator
Tulsa County OSU Extension Service

Holiday Luncheon Theme:
"Christmas Memories"
Covers DUE 11-01-21



FAMILY ISSUES

As you know each year we gather items for the Tulsa County Shelter to donate at our Christmas Party. This year I thought it might be good to begin a little early. Each month we will present a list of items that are needed. Please keep all items you buy until we meet for our Holiday Party, 12-01-21. Below is the list for each month. Keep it handy and if you see sales you can buy more than one. As always thank you for your generosity.

~ Donna Spielman, Family Issues Chairperson

October—Men's needs

November—Household Items

October Suggestions:

1. Body soap
2. Deodorant
3. Shaving Cream
4. Alarm Clocks
5. Watches—from Dollar Store
6. Wallets—from Dollar Store
7. Socks—all sizes
8. Underwear—all styles & sizes
9. T-shirts—all styles & sizes
10. Key chains
11. Gift cards to Super Cuts for hair cuts