



Family and Consumer Sciences

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One in 10 Consumers Will Become Fraud

You see it on the news. You read about it in the newspaper. More and more people are becoming victims of fraud. A recent study done by the Federal Trade Commission suggests that between mid-2002 and mid-2003, almost 25 million adults, or 11.2 percent of the adult population, were victims of one or more of the consumer frauds included in their study.

“Ten specific types of fraud, and two situations that often indicate the possibility of fraud, were examined in the study,” said Joyce Jones, Oklahoma State University Cooperative Extension Service Personal Finance specialist. “The FTC also looked at ‘slamming,’ where a consumer’s long distance telephone service is switched to another carrier without the consumer’s authorization.”

Scams involving advance-fee loans were the most frequently reported type of consumer paid advance fees but did not get the promised credit.

The second most commonly reported fraud dealt with buyers’ club memberships they did not agree to or for publications they did not order.

Next on the list of reported frauds were those involving credit card insurance.

“Where credit cards are lost or stolen and used without authorization, Federal law limits consumer’s credit card fraud liability to \$50 per card. However, some companies sell credit card insurance by claiming that cardholders face significant financial risk in these situations,” she said. “An estimated

3.3 million consumers bought insurance for protection they basically already had.”

Other frauds most often reported by consumers were credit repair fraud, such as paying someone to remove negative-but truthful-information from a credit history, or to illegally establish a new credit history; paying money or making a purchase in order to win a prize, but never receiving what was promised; being billed for Internet services that the consumer did not agree to; and purchasing membership in a pyramid scheme.

Results from the FTC study also indicated that certain racial and ethnic groups are more likely to be victims of fraud.

“American Indians or Alaska Natives were more likely to fall victim to the fraud, followed by African Americans and Hispanics. Consumers who reported having more debt than they could comfortably handle also were more likely to be victims of fraud.” Jones said.

Other areas of fraud included in the FTC study, were being billed for information services that the consumer did not agree to purchase, fraudulent government job offers and business opportunities where the promised earnings were not realized or the promised assistance was not provided.

“If you have been a victim of consumer fraud, contact the Consumer Protection Unit of the Oklahoma Attorney General’s Office at 405-521-2029.

A Victim of

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Season's Cleaning!

Easy ways to spruce up your home at the holidays

During the holidays, your desire for a clean home is usually at odds with a busy schedule of shopping and socializing. A thorough cleaning *before* the season begins will give you a head start. Then, follow up with these keep-on-top-of-it tips from The Soap and Detergent Association.

Take inventory. Make sure you're well-stocked with cleaning supplies. Store most frequently used items in containers that are easy to carry from room-to-room.

Double up. A full set of cleaning supplies on each floor of your home makes for easy spot cleaning.

Wipe down. Disposable wipes are easy to use. Keep containers of pop-up disinfectant wipes handy, so everyone can use them. Stash dry, disposable electro-static wipes around the house, so it's easy to make dust disappear!

Spray away. Use a daily shower cleaner to keep shower and tub surfaces free of soap scum, mildew, and hard-water deposits. Mist the surfaces right after showering, while the walls are still wet and warm.

Freshen up. A spray-on fabric refresher helps to remove odors, including those from cigarette smoke, cooking, and perfume on soft, hard-to-wash surfaces, such as carpets, upholstery, and curtains. It's great to use pre- and post-party!

Carpet Call. Place rugs or mats at all entrances to catch dirt and grit that family and guests track in. Frequent vacuuming helps keep your wall-to-wall and area carpets in shape!

Collect coasters. Keep them ready and available for family and guests. Use them under beverage glasses and cups to prevent rings and water spots on your wood surfaces.

Waste not. A waste basket in every room makes cleanup a lot easier.

Make a nightly sweep. Just before bedtime, make a walk-through inspection of the house. Hang up clothes, stack magazines and newspapers, put dirty plates and glasses in the dishwasher, and discard unwanted mail.

Source: Cleaning Matters, Nov./Dec. 2004

Clothes Dryer Fires: How to Prevent Them

The U.S. Consumer Products Safety Commission estimates that clothes dryers are associated with more than 15,000 fires each year that result in property damage, injury and in the worst cases, death. Dryers rank third among the appliances in our homes that start fires, with only stoves and fixed heating systems ranking higher.

The Leviton Institute cautions that like any household electrical appliance, clothes dryers require periodic inspection to ensure they are working properly. It recommends you have your dryer inspected by a professional who can replace worn parts and clean its interior to prevent the build up of lint and other fibers that can cause a malfunction. To protect your home and family, make sure you operate your dryer with these precautions in mind:

- Never leave the house while your dryer is running -- a malfunction can occur at anytime, often with serious consequences. If the dryer does malfunction, immediately turn it off and disconnect the power cord. Call a qualified repair professional to make the needed repair.
- Dryers should be plugged into outlets equipped to handle the electrical load. Overloaded electrical outlets can result in tripped circuit breakers and blown fuses.
- Make sure your dryer is vented to an outside wall and check to see that its exhaust vent is unobstructed and its outdoor vent flap opens frequently. If air is not being directed through the duct there may be a blockage. In order to remove the blockage from the exhaust path, you may have to disconnect the exhaust duct from the dryer. Be sure to reconnect the vent and the duct before restarting the dryer.
- Keep the area in which your dryer is located free from clutter. Make sure there are no combustible materials such as boxes or clothing near the dryer. Use caution when drying clothing saturated in hazardous chemicals by washing them thoroughly. Then use the lowest heat setting and do not allow contaminated clothing to sit in the dryer or basket with other clothes.
- Remove the lint filter, thoroughly clean it after each use and reinstall it. Never operate the dryer without the filter. Doing so can cause lint, threads, fibers and dust to get entrapped in its internal mechanical parts where they can combust or cause other problems.
- Protect children and pets by keeping the dryer door in the closed position. A curious toddler, or small pet seeking warmth, could crawl inside and become injured or trapped.

Source: Helpful Hints on Home Electricity – Spring 2004

How Safe Are You in Your Home?

The trend to upgrade and remodel our homes is an indication of how much we value the creature comforts and security of home. But, how safe are we in our homes? Last year 7 million Americans suffered disabling injuries and another 27,000 died as a result of injuries sustained in their homes.

Now is a good time to take stock of how you can prevent hidden electrical dangers from becoming disasters. The Leviton Institute recommends you have a professional electrical safety inspection performed every ten years and that you conduct your own inspection of your home and exterior grounds annually. Here's how:

1. Examine outlets and switches to make sure they have no cracked or broken parts. If they do or if they are hot to the touch, make sure you have them replaced immediately. Also check for loose-fitting plugs which can be a shock or fire hazard.
2. Outlets are designed to accommodate a certain amount of amperage, generally 15 or 20 Amps. If you overload an outlet with too many appliances you can exceed its amperage rating and create a fire or shock hazard in your home. Unplug the excessive appliances from the outlet and plug them in elsewhere in your home.
3. Never tape over a damaged electrical cord. Make sure cords are not frayed or cracked and never run them under carpets or rugs. Replace taped, frayed or damaged cords immediately.
4. Never force a plug into an outlet and never remove the ground pin from the plug to make a three-prong plug fit a two conductor outlet. If plugs fit loosely in an outlet and begin falling out, the outlet must be replaced.
5. Fuses should be properly rated for the circuits they're protecting. Always replace a fuse with the same size you are removing. Check to ensure that the circuit breakers in your home are working properly.
6. Make sure you have GFCIs installed in your kitchen, bathrooms, workshop, basement, garage and outdoor areas where water and electricity are likely to come in contact.
7. Test your GFCI once a month. Plug an appliance or nightlight into it and turn it on. Press the "TEST" button and see if the appliance or the light switches off. Press the "RESET" button and the appliance or light should go back on. If the appliance or light doesn't go off when you push the TEST button or if it doesn't go back on when you press the RESET button, the GFCI isn't working properly and should be replaced.
8. When using an extension cord, always plug an appliance into the cord before plugging it into the outlet.

9. When using extension cords outdoors, always use a cord rated for outdoor use.

10. Never install a high wattage light bulb into a lamp socket rated for a lower wattage bulb.

Helping Children Acknowledge Loss & Grief

- Our culture tries to shelter children from loss and grief. This doesn't help them understand that grief is a normal part of life. Children who are protected from minor losses also are unprepared when they must confront a serious loss such as divorce, diagnosis of a life-threatening disease, or death.

We all grieve—in at least a small way—anything that ends what we considered normal: death, divorce, a move, a job loss, the death of a beloved pet, a child's departure from home. As Laurie Kanyer notes in [*25 Things to Do When Grandpa Passes Away, Mom and Dad Get Divorced, or the Dog Dies*](#), grief is common among children who live in foster care, are adopted, or move often. It can be an issue for those whose friends frequently move away and those who suffer debilitating diseases or accidents. Sometimes losses in a child's life—not winning a contest, being cut from the team—are disproportionate in the grief the child feels.

By showing children how we adults acknowledge loss, we model how to express empathy. This teaches the social rituals associated with grief and helps children overcome the natural awkwardness that occurs when they speak to the bereaved, whether an adult or a peer.

Death is not an enemy, reminds Ann White of Kids Path, Greensboro, North Carolina. "It is simply the other side of life." To remind children of this, she suggests that parents use losses that are not infused with emotion (a dead bird on the path, the death of an acquaintance's grandparent) as opportunities to discuss death.

One stage of grief is denial, and having a loss acknowledged helps the bereaved accept the reality of the loss. But being with those who are grieving is hard because it hurts us to know we cannot ease this pain, notes Greg Adams of the Center for Good Mourning, Arkansas Children's Hospital, Little Rock.

If we pretend nothing happened or that we're not sad, we fail to model how to grieve in healthy ways. Children and teenagers watch their parents for signals about handling grief.

When someone dies, many of us turn to familiar rituals: we send a card, a casserole, or a memorial contribution. We attend the funeral or the wake. When someone is hospitalized, church congregations and groups of friends sometimes organize meals or child care or fund-raisers. We also need to ensure our children are prepared to acknowledge such other painful transitions as the divorce of a close friend's parents, an unwanted move or the disappearance of a pet.

What should anyone, adult or child, say to someone who is grieving? It's helpful to kids if adults admit it is natural to feel awkward, especially in the first conversation after the loss. Then suggest comments such as, "I'm so sorry to hear about your loss," which is almost always appropriate. A variation: "I'll miss Lee so much." Sharing a memory, in person or in a note, will also be appreciated by the bereaved, especially if it's something they didn't know. When a classmate dies, a child might write the parents (or dictate a note saying), "I'll miss Lee at recess when we used to . . ." or "I remember when we went to . . ."

There is one situation where acknowledging grief in person may not be appreciated. That's with mourning teenagers. For some teenagers, it is vital that the loss be acknowledged. Others are anxious to not be singled out; they want to appear normal so that they can try to feel normal, says Hannah Hunter of Yolo Hospice, Davis, California.

Acknowledging a loss after what seems like a long time can be especially awkward. When a classmate suffers a family death during summer vacation or when a teacher takes a long bereavement leave, what should a child be prepared to say when everyone is together again?

Implicit comments are fine: "I'm glad to see you," or "I've been thinking about you."

These comments are also appropriate when greeting different members of a bereaved family. Even if something has been done for the family as a whole—a card, flowers, a meal—each person has suffered a loss that needs to be acknowledged individually. "Every person may have lost the same person, but each has lost a different relationship," points out Penny Robberson.

Whether you're a parent, teacher, counselor, parenting educator, family life specialist, reporter, conference planner or bookseller, you'll find idea after idea after idea on the just revised and expanded Parenting Press web site.

Introduced in 1996, ParentingPress.com offers:

- Weekly parenting tips and a valuable archive of tips;
- Feature stories about authors and excerpts from reviews;
- Ready-to-use activity plans for home-schoolers, youth groups, classrooms, and story hours;
- Free downloadable publications on such topics as terrorism;
- Book excerpts and articles for reprinting or quoting in newsletters;
- A guide to guest speakers and interview sources; and
- The site also offers occasional special promotions such as the upcoming no-mall shopping spree for Thanksgiving weekend.

OHCE INFORMATION AND NEWS

Leader Lessons

Our next leader lesson will be "Planning for an Oklahoma Centennial." This is a mail-out and available at the office after December 15. There will be lots of hints and ideas to prepare for our 100th Anniversary in 2007.

The lesson for February will be held Jan. 27, 10 a.m. at the Fairgrounds. Cathy James from Logan County will be speaking about "Quilting for Beginners". Be sure and attend and bring a friend or prospective member.

Awards and Report Forms

Each group has received the award forms for Young Member, Rookie, Member and Heart of HCE. All of these completed forms are due to the Extension Office by January 14.

If you have any questions about any of these awards or forms, please call. I will be glad to help.

HCE Executive Meeting

County Officers and Local Officers are invited to attend an executive meeting on January 27, 11 a.m. following the Leader Lesson. We will be discussing some of our hosting duties for the District Meeting, set a date for Spring Association, and other details. Be sure that your group is represented.

2005 HCE Yearbook

The new yearbook should be ready for each group to pick up about mid- to late December. Thanks for getting all of your information, dues, officers, etc. in on time. That helped us prepare the yearbook. Thanks so much.

Record Your Steps

Hopefully everyone is wearing your pedometer and recording your steps faithfully. Please call the Office after your meeting with the total steps and number of your group that participated.

Your new yearbook will have a place to record these steps for 2005. Every one needs to keep up their activity to reach their goals.