September is Emergency Preparedness Month, Are You Prepared?

There are many disasters, accident, natural and man created that everyone needs to be prepared to manage. Take active steps to be prepared before the emergency occurs.

Be Informed!

Know in your community who is the disaster relief organization. Their goal is to assist many, your goal needs to be you and your family. The first step is the learn how to respond.

Make a plan for natural hazards, accidental disasters and terrorism. Know who provides emergency alerts and make sure your ‘tween up through teenager understand why they need to respect and respond to authority during these situations.

Natural hazards - Emergency Alert System
✓ Watches - alerts to potential danger
✓ Warnings alert to impending danger

Accidental disasters - Emergency Management agencies

Terrorism - Department of Homeland Security which works with Governor’s Division of Emergency Management, Texas Homeland Security and local agencies.

Get Prepared!

Make a family disaster plan and organize a family disaster kit. You and your family need to be able to take care of yourselves without outside help for at least 3 days.

Making a family plan involves creating an escape route, family communication, utility shut off and safety, insurance and vital records, special needs, caring for any type of pet and safety skills.

Be route - have you done a fire drill? I remem- ber as a child when my par- ents would have our family escape was out of our bed-

room. Yes, we were timed. Have you put on paper and actually reviewed and demonstrated with your children how to escape. This is vital regardless if you have a single story home, two story home or an apartment.

At a trusted family or friends home or even at work, keep current pictures of family members, pets and vital records. Include a small amount of cash, need an ideas enough to cover a day of meals if you were planning to eat out.

Get involved!

You can become involved by being aware of your surrounding, reporting suspicious activity and volunteering time.

Some advice from Federal Emergency Management Agency:
✓ Be aware of your surroundings
✓ Move or leave the area if you feel uncomfortable
✓ Take precautions when traveling - be aware of conspicuous or unusual behavior
✓ Do not accept packages from strangers
✓ Do not leave your luggage unattended (I witnessed this at DFW, they take the luggage to a secured area (not sure what happens) and are not concerned if you miss your flight.)
✓ Report unusual behavior, suspicious packages and strange devices to police immediately
✓ Ask your local emergency management office about your community’s warning system
✓ Know your children’s school emergency plan and respect when they

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lock the school down and ask you to wait. Remember, the plan is for the safety of everyone.

✓ During an emergency, listen to local officials.
✓ Tune into your local TV and/or radio station or check the Internet.
✓ Check www.texashomelandsecurity.com for information on recognizing suspicious behavior.

Be prepared!

Source: Preparing for the Unexpected B-6178.

Looking for tips from readers on how you plan on surviving the Holiday season financially. These will be in the November 2010 issue.

Please submit your tips by October 5, 2010. Email to tbell@ag.tamu.edu.

Include your tip, name (how you would like your name to appear in newsletter, if at all).

If you live in an area that has soft water, use the solid dishwashing machine tablets, split the tablets in half. It is not recommended to use liquid gel packs, because they contain too much detergent and too sudsy for soft water.

Below are some saving money tips to consider when you need to live on less income than before or you are reducing spending to build up an emergency cash reserve:

✓ Reduce risk of incurring costly medical expenses by getting an annual flu shot and physical exam, having regular health screening test, taking required medications, eating nutritious meals and snacks and exercising regularly.

✓ Request generic equivalents of prescription drugs, where available, and order 90-day supplies of drugs by mail instead of 30 day supplies from a local pharmacy, because costs are generally less expensive.

✓ Shop flea markets close to closing time to look for deals from vendors who do not want to carry their products back home.

✓ Buy a “new used” car (e.g., 2 to 3 years old) so that some of the heavy depreciation has already taken place. Check Consumer Reports for a description and ratings of recommended makes and models.

✓ Use restaurant discount coupons and “early bird specials,” take a “doggie bag” of food home for another meal, eat an appetizer as a meal (instead of an entrée), and/or eat out at lunch, instead of dinner, when portions are smaller and prices are less expensive.

✓ Try to negotiate lower prices on purchases with words such as “Is this the best price available?” or “Are there any discounts available on this product?” Mentioning a competitor’s price can sometimes produce discounts from merchants, as can the use of store “rewards cards” and “cash-back” programs.

✓ Pay credit card bills in full to avoid interest charges. If you are a “convenience user, “use credit cards that provide cash-back rebates or product discounts. Avoid credit cards with annual fees with annual fees and no grace period.
Do you have newlyweds in your life or there is a wedding in your near? Been married less than 3 years? Have I got an offer for you!

Financial Smart Start is an educational series that helps couples learn to make wise financial choices.

Happy couples report that they agree on: how to spend money; few concerns about major debt; find it easy to make financial decisions, together; and satisfied with their saving decisions. Sign up online at http://agrilifeweb.tamu.edu/urbantarrantfcs/ or contact the Extension office directly at (817) 884-1294.

Upcoming Programs

Focus on Financial Management
Lunch ‘n’ Learn
When: Thursdays, October 7, 14, 28
Where: Tarrant County Plaza Bldg.
200 Taylor Street, Suite 500, Fort Worth, TX 76196
Time: 11:30 a.m. - 1:00 p.m.

October 7th - Focus on Net Worth - Preparing and using Net Worth statement; an Income/Expense statement; a Savings/Spending plan
October 14th - Focus on Life’s Challenges - Social security; Making a will, Living will; Are you prepared to live alone? Is Divorce a part of your future? Once again for richer or poorer
October 28th - Focus on Retirement - Life expectancy; Planning for retirement; Allocating assets; Retirement realities

Registration Form
Name______________________________________________________
Phone____________________ Email_____________________________
Class (es) you Plan to attend (please mark): Focus on Net Worth_______ Focus on Life’s Challenges______ Focus on Retirement_________

Please RSVP by phone at 817-884-1294 (ask for Tanica), by email at tbell@ag.tamu.edu, or by mail (P.O. Box 1540, Fort Worth, TX 76101)

Texas AgriLife Extension Service is in the process of developing a volunteer program for those interested in teaching about Financial Management and Financial Literacy. If you are interested, stay tuned for more details.

TEEA Bazaar

Saturday, October 9, 2010
Davis Boulevard Baptist Church
5408 Davis Boulevard, North Richland Hills, TX 76180
8:00 a.m. - 2:00 p.m.
Enjoy shopping? Bring your cash and shop for both new and “gently” used items. Hope to see you there.
September Checklist

National Sewing Month: Learn how to sew or quilt. Take a class on basic sewing essentials like sewing on a button or re-tacking a hem.

National Peripheral Arterial Disease Awareness Month: Have your legs checked for peripheral arterial disease, a common circulation problem associated with increased stroke and heart attack. Visit www.LegsforLife.org; this offers quizzes to see your risk level.

National Library Month: Visit your local library; check their calendar for events. Take a child in your life to the library to share the gift of reading.

International Eat an Apple Day ~ September 18th: Apples are low in calories and high in disease fighting antioxidants. For maximum fiber, eat them unpeeled.

Flu shot season is approaching: Giving flu shots to children protects adults from the disease. A study in Western Canada gave children either a flu vaccination or a placebo. Result: Less than 5% of adults where the flu vaccination was given developed flu.

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