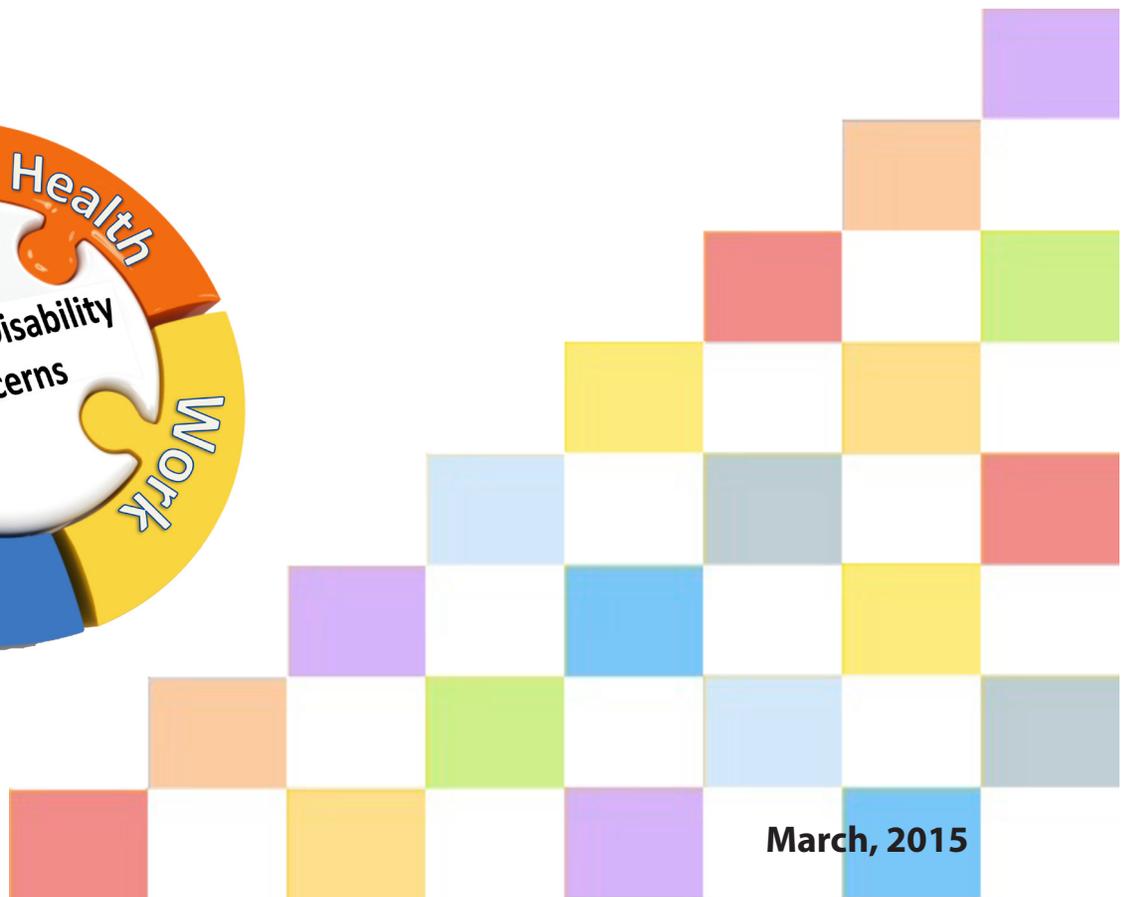


Oklahoma Pledge

Office of Disability Concerns Spring 2015



March, 2015



Multiple Sclerosis

Multiple sclerosis (MS) is an unpredictable, often disabling disease of the central nervous system that disrupts the flow of information within the brain, and between the brain and body. It's an inflammatory disease damaging the insulating covers of nerve cells in the brain and spinal cord. Disrupting the ability of parts of the nervous system to communicate, MS results in a wide range of signs and symptoms, including physical, mental, and sometimes psychiatric problems.

Causes

The cause of MS is unknown; however, it is believed to occur as a result of some combination of environmental factors such as infectious agents and genetics. Theories try to combine the data into likely explanations, but none has proved definitive. While there are a number of environmental risk factors and although some are partly modifiable, further research is needed to determine whether their elimination can prevent MS. The underlying mechanism is thought to be either destruction by the immune system or failure of the myelin-producing cells. MS is usually diagnosed based on the presenting signs and symptoms and the results of supporting medical tests.

Management

There is no known cure for multiple sclerosis. Treatments attempt to improve function after an attack and prevent new attacks. Medications used to treat MS while modestly effective can

have adverse effects and be poorly tolerated. The long-term outcome is difficult to predict, with good outcomes more often seen in women, those who develop the disease early in life, those with a relapsing course, and those who initially experienced few attacks.

Several therapies have proven helpful. The primary aims of therapy are returning function after an attack, preventing new attacks, and disability.

Signs and symptoms

A person with MS can have almost any neurological symptom or sign; with autonomic, visual, motor, and sensory problems being the most common. The specific symptoms are determined by the locations of the lesions within the nervous system, and may include loss of sensitivity or changes in sensation such as tingling, pins and needles or numbness, muscle weakness, very pronounced reflexes, muscle spasms, or difficulty in moving; difficulties with coordination and balance; problems with speech or swallowing, visual problems, feeling tired, acute or chronic pain, and bladder and bowel difficulties, among others. Difficulties thinking and emotional problems such as depression or unstable mood are also common. Uhthoff's phenomenon, a worsening of symptoms due to exposure to higher than usual temperatures, and Lhermitte's sign, an electrical sensation that runs down the back when bending the neck.

Prognosis

The expected future course of the disease depends on the subtype of the disease; the individual's sex, age, and initial symptoms; and the degree of disability the person has. The average life expectancy is 30 years from the start of the disease, which is 5 to 10 years less than that of unaffected people. Almost 40% of people with MS reach the seventh decade of life. Nevertheless, two-thirds of the deaths are directly related to the consequences of the disease. Suicide is more common, while infections and other complications are especially dangerous for the more disabled. Although most people lose the abil-

ity to walk before death, 90% are capable of independent walking at 10 years from onset, and 75% at 15 years.

Research

Eventually, MS researchers hope genetics will allow doctors to identify people at high risk for the disease and intervene with treatment at very early stages of MS.

The approved FDA drugs reduce the frequency of relapses and possibly slow the progression. These drugs are called disease-modifying therapies and must be injected or administered intravenously. Other new drugs for multiple sclerosis that can be taken orally are in clinical trials. If approved, they may offer a welcome end to injections for some patients.

Restoring nervous system function is a hot focus in MS research. Traditionally, experts believed that once myelin was destroyed it could not be repaired. Now we know there is the potential for remyelination. A major research goal is to figure out how to replace the cells that make myelin, which are lost in MS patients. Researchers have had some success using human embryonic stem cells to generate myelin-producing cells. They are studying the effectiveness of adult stem cells. Growth factors (substances that affect the growth of a cell) are also being studied for their ability to repair myelin-producing cells.

What To Know About M.S.

It is not my fault.

It is not contagious.

It is not a death sentence.

It is something I live with every minute of my life.

If you want to help me, start by understanding.

#MSawareness

Computers connecting us to the world, the community!

New Devices, tools and discoveries made daily!

We all realize that computers are a great way to connect with family and friends. The cost of computers, smart devices and pads continue to drop. With an easy connection to an internet network, you are connected to the world. The computer also gives us some great applications to write, manage, create and game. The standard computer setup can be very frustrating for some individuals when limited hand use, tremors, or other barriers prevent efficient use of the computer. This article offers a range of mouse options to consider, from changing mouse settings, to performing mouse functions without fingers, hands, and arms.

A standard mouse typically sits on a flat surface, has one or more buttons, and sometimes has a scroll wheel. A mouse is used to move a cursor, the visual symbol we interact with on the computer screen. By gripping the mouse and sliding it along the surface, the user moves the cursor to interact with "objects" such as commands from a menu, a web link, video or audio controls, and other graphical representations presented by software and/or the operating system. To interact with the object, the user typically presses the mouse button, which in turn triggers an action. The scroll wheel allows the user to move up or down the page on the screen, without moving the entire mouse.

Reasons the standard mouse may not work for you

Operating a standard mouse requires that the user be able to perform minimum physical and visual functions. Physically, the user must

be able to grip the mouse, move it on a tabletop or other level surface, and hit their target on the screen. The user must be able to press buttons with their fingers while holding the mouse in position. Some commands require that the user perform multiple actions such as grip and move the mouse while pressing and holding a button. Visually, the user must be able to see where the cursor is and track it as it moves around the screen. The user must be able to see their target to selected it with the cursor.

Consider using the standard mouse and altering the settings that change the shape, size, color, and movement of the cursor, and how the mouse buttons work. Customizing these settings can make a big difference to the ease and control the user has in moving the cursor and making selections. These settings can be changed by accessing control panels in your current operating system. Both the mouse and accessibility settings can be combined to fine tune the standard mouse to better suit your needs.

Use a better fitting mouse

Since the interface to the computer has been standardized, there are lots of available options. Consider replacing the standard mouse with another that is a better fit for your hand that come in a variety of shapes, angles, sizes, and response. Like a wireless mouse offers better flexibility on placement. Button placement on a mouse can be helpful. And mice have a wide variety contours to fit your hand. Try before you buy and go to a retail store to test drive various types of mice.

Use an alternative mouse

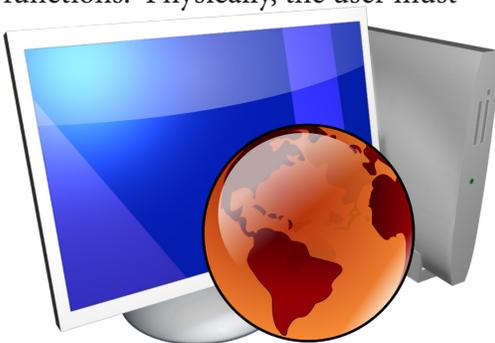
Consider an alternative to the mouse that enables the user to perform mouse functions using slightly different movements than the standard mouse. Here are several

great products that may fit the ticket:

- Trackballs are a pointing device that uses a ball that is stationary to move the cursor.
- Track pad and Touch Screens is a touch sensitive pad or screen where the user can use their finger to move the cursor.
- Joysticks are similar to the track ball in that it's stationary where the stick is moved to change the position of the cursor.
- Mouse action keys integrated in the keyboard and navigate the cursor by using the keys.
- Voice recognition, voice over and other voice enabling tools. Using speech recognition, the cursor position can be controlled with the addition of software and a microphone.
- Head Tracking Systems enable the user to operate the mouse with head movement and a switch for clicking the button. Used by individuals who may have limited physical movement in their arms, hands, or fingers but do have good, strong head control.
- Eye Gaze Systems enable the user to control the cursor with their eye movement. This is commonly reserved for users who have few other dependable voluntary movements.

Better tools, better operating systems continue to improve the user experience. It's a great way to be part of the community and engage in the global conversation. Using your computer is a great way to enable, energize, and engage. Don't let a frustration prevent your enjoyment viewing your kids facebook, let's research the tools and tricks available.

Do your research, try things out and use your computer!



Healthy Oklahoma

Oklahoma Health Improvement Plan Bringing Health into Focus

Despite these notable improvements, there continue to be challenges. Oklahoma is ranked 46th in overall health according to the 2014 United Health Foundation (UHF), up from 49th in 2009. As concerning is the fact that Oklahoma's death rate exceeds the nation's rate and deaths due to individual diseases or conditions are often much higher than other states. Oklahoma has the 4th highest rate of deaths from all causes in the nation, 23% higher than the national rate. Perhaps more disturbing is the fact that while Oklahoma's mortality rate dropped 5% over the past 20 years, the U.S. mortality rate dropped 20%. Oklahoma is not keeping up with the rest of the nation, which means more Oklahomans are dying unnecessarily each and every year.

More needs to be done if we are to achieve optimal health for Oklahomans throughout their lives. Oklahoma intends to meet that challenge through the engagement of the business community through private/public partnerships, collaboration with key stakeholders, coordinated health initiatives with tribal nations and

through the involvement of communities in shaping positive health strategies. The OHIP involves broad and diverse stakeholder participation from key state agency and tribal health directors, insurance representatives, members of the public health community, public and private healthcare providers, the business community, professional associations, academic officials, and community members.

When the priorities identified in this plan are accomplished, key risk factors contributing to negative health outcomes in Oklahoma will have been reduced. Health system transformation will yield a sustainable health model capable of delivering care that achieves optimal health through the prevention of disease and ensuring access to quality care for all Oklahomans. The OHIP also addresses individual conditions, health behaviors and key populations through a focus on flagship issues targeting tobacco, obesity, children's health and behavioral health. Health must begin where people live, work, play and learn. This plan builds upon that intention.

ALL OKLAHOMANS ARE ASKED TO DO THEIR PART AND PARTICIPATE IN CREATING A CULTURE OF HEALTH THROUGH THE FOLLOWING ACTIONS:

Adopt recommended healthy lifestyle changes and encourage your friends and family.

Adopt recommended health policies within businesses, schools, congregations and communities.

Get connected with a local Turning Point or other community partnership to plan and implement local community health improvement efforts. Visit www.health.ok.gov for a complete listing of Turning Point Coalitions in Oklahoma.

Encourage local businesses, schools, communities, and congregations to apply for and achieve Certified Healthy Oklahoma recognition.

Visit www.OHIP2020.com to explore Oklahoma flagship issues in more detail and get connected with OHIP workgroups to offer suggestions for local health improvement.

What's NEW at your Office of Disability Concerns!

We want to welcome our two new Disability Program Specialist! They join our team to continue to provide important work to help navigate our complex world.

Kyle

"My name is Kyle King I have Psychology degree from Southern Nazarene University ,and I have worked in the field of disability for about 8 years or so. My main area is employment of people with disabilities, I first started this work with workforce as a Disability Navigator where I gained the knowledge of employment and community resources. I assist clients navigate through the system to find resources they needed for a better opportunities. I have a different take on disabilities and try to focus people on the positive things and what all they can contribute. I believe that a person's environment such as education and or training can help them overcome almost any roadblocks in life. And at Office of Disability Concerns we create a productive environment for our clients and partners."

Jacob

"My Name is Jacob Hill I am from Norman Oklahoma. I have had Multiple Sclerosis for over ten years. I am a patient advocate every day of my life. My passion in life is to help people with disabilities because I have one and I know the uncertainty and struggles there are on a daily basis. I have professional experience in Banking, Customer service, and Sales. I have served on an advisory Committee for Governor Mary Fallen in the recent past. I served on the Jobs for People with Disabilities Committee. I have spent the past 6 years of my life as a Volunteer/patient at Neuro Resources in Oklahoma City. I am excited about my opportunity to make a difference at the office of disability concern."

Have you been to our web site? We constantly update information to help you have important information. A new feature is that we have put up a podcast page. The page will feature articles, documents and items of interest narrated into an mp3 file. You can either listen to the cast on the web site using your player of choice, or download into your personal player.

Items available are our great articles from our News Letter. This includes our new feature Financial CapABILITIES, the Tip of the Hat from CAP, continuing education on disabilities. We have also included one of our publications The Little Book of Advocacy.

The Magic Bullet

Many clients come to the Department of Rehabilitation Services during a time in their lives which is very stressful. Sometimes a client has been newly-diagnosed by their doctor as having a particular debilitating condition. That kind of news can be hard to process.

Sometimes a client is undergoing overwhelming financial challenges. I don't have the rent for next month. My heat is going to be turned off, and this is wintertime. I live in rural Oklahoma and don't have transportation to do the business I need to do. The list goes on of very real concerns which affect people every day.

We finally get approved for a federal/state program from the Department of Rehabilitation Services, and it is natural that we think that now we have a means to solve all our problems. We have expectations, and those expectations are high. I don't have the means, but government does. That is partially true. Let's talk about this further.

DRS is not a magic bullet for all the woes we are experiencing at a particular time in our lives. DRS is a good federal/state program to help you address your need for employment as a person with disabilities. Even then DRS is a process and that process takes time for you to get that job that matches your interests and abilities.

But your needs are right now. Yes they are. While the DRS program may not be able to assist you in a financial need, they may be able to provide you counseling and guidance on other resources you can use to meet your needs.

Counseling and guidance is a service which is automatically placed on every Individual Plan of Employment (IPE), and we really don't pay much attention to it. The DRS Counselor is listed as the person responsible. If you have a particular challenge in your life, share this with your DRS Counselor even if this challenge has nothing to do with employment.

While the DRS program may not be able to assist you in a financial need, they may be able to provide you counseling and guidance on other resources you can use to meet your needs.

DRS Counselors have a master's degree in counseling and are familiar with local resources. They may know a little about the Affordable Care Act and where you can go to get that ongoing medical attention you need which DRS will not do. DRS Counselors may know when heating/cooling assistance (LIHEAP) will be offered through the Oklahoma Department of Human Services.

Remember that your DRS Counselor is a state employee and is in the field of social service. Many DRS clients are so embroiled in efforts to get DRS to pay for a service that they do not think about generic resources to meet their needs which are not related to employment. Ask your DRS Counselor for help even when the service you need is not something DRS does.

You need a special, expensive medication which controls the symptoms of multiple sclerosis. Your DRS Counselor replies that they do not do "ongoing medical services" according to their policy. So can you tell me another place that I might get this medication paid for? I do not have health insurance. Ask for what you need even if it is not something DRS does.

"Counseling and Guidance" covers a lot of territory. Use that knowledge base that your DRS Counselor has to help you and refer you to other resources to meet your needs. Remember that the DRS program is there to assist you in employment-related needs. There is a big difference between saying you need new shoes and saying you need shoes to go on a job interview.

The Department of Rehabilitation Services is not a magic bullet to solve the problem of "life". DRS is a very real resource to assist you in achieving your Vocational Outcome. When you put your efforts together with the agency's supports, you just may get that job which will change your life.



Advantages and disadvantages of self-employment

You've grown tired of commuting to a job where you sit in a cubicle and do someone else's bidding. You've got a better idea, you can build a better mousetrap, you know you have the knack for being in the right place at the right time, and so you're thinking of self-employment. But how do you determine if this is a pipe dream or an idea worth pursuing? Ask yourself these questions.

Can you handle it? - Whether you're running your own business or working as an independent contractor, you'll soon realize that working for yourself isn't just another job, it's a way of life. When you're self-employed, you must be willing to make sacrifices for the sake of the job. You're going to work long hours, which means that you won't have as much time as you used to for family or leisure activities. And if the cash flow becomes a trickle, you're going to be the last one to get paid.

Can you get along well with all types of people? - Being self-employed is all about managing relationships--with your clients or customers, your suppliers, perhaps with your employees, certainly with your family, and bankers, lawyers, and an accountant.

Are you a disciplined self-starter? - Being self-employed means that you're your own boss. There may be days when you'll have to make yourself sit at your desk instead of going for a long lunch, or place business calls instead of reading the newspaper.

Finally, do you enjoy wearing many hats? - Depending on your line of work, you may be involved in handling marketing and sales duties, financial planning and accounting responsibilities, administrative and personnel management chores--or all of the above.

Your dream come true!

Think about how great it will feel to get paid to do what you'd love to do anyway. If you're working for yourself, chances are you'll be doing work that you enjoy. You'll get to pick who you'll work for or with, and in most cases you'll work with your customers or clients directly--no go-betweens muddying the waters. Such harmony between your working life and the rest of your life is what attracted you to self-employment in the first place.

Being your own boss means that you'll be in control of all of the decisions affecting your working life. You'll decide on your business plan, your quality assurance procedures, your pricing and marketing strategies--everything. You'll have job security; you can't be fired for doing things your way.

You'll even have the flexibility to decide your own hours of operation, working conditions, and business location. If you're working out of your home, your start-up costs may be reduced. You'll also experience lower operating costs; after all, you'll be paying for the rent and utilities anyway. If all goes well and you're making money, chances are you can make more than you did working for someone else. And since you're working for yourself, you may not have to share the proceeds with anyone else.

On the other hand . . .

When you're self-employed, particularly if you're starting your own business, you may have to take on a substantial financial risk. If you need to raise additional money to get started, you may need a cosigner or collateral for a loan. Depending on how much or little work you can line up, you may find that your cash flow varies from a flood to a trickle. You'll need a cash backup so you can pay your bills while you're waiting for business to come in or waiting to be paid for completed work. Since you'll have to pay your own creditors, you may eat cereal instead of steak. Remember that you're not making any money if you're not working. You don't have any employer benefit package, which means that it's going to be hard for you to go on vacation, take a day off, or even stay home sick without losing income. It also means that you'll have to provide your own health insurance and retirement plan.

Because you're working for yourself, you're going to have to take care of everything yourself, from figuring your taxes to watering the office plants. You'll probably need learn some new skills, such as bookkeeping and taxes. Y

The bottom line....

If you can work long and hard, tolerate risk and stress, cope well with potential disaster and failure, and work well alone and with others, then perhaps self-employment is right for you. If not, then perhaps you should keep that job in the cubicle. Good luck!



Oklahoma Connection to the BOOTH Mystery & Legend!

Legend tells that John Wilkes Booth, the assassin of President Abraham Lincoln, using the name David E. George, committed suicide in Enid, Oklahoma Territory, in 1903. Booth, a popular and talented southern actor, accomplished his task of assassination on April 14, 1865, and following his escape into Virginia, was shot by Sgt. Boston Corbett of the Sixteenth New York Cavalry. Conflicting stories still exist about the identification of Booth's body, and there were errors made in the identification process and supplying information to the public. Within a short time rumors began to circulate questioning the true identity of the corpse—doubts and rumors that continue today among Lincoln/Booth scholars and enthusiasts.

At approximately 10:30 a.m. on January 13, 1903, in the Grand Avenue Hotel in Enid, the screaming of a guest who had occupied room number four for three or four weeks brought others to his side; David E. George was soon dead. A doctor diagnosed the cause of death as self-administered arsenic poisoning. The body was taken to Penniman's Furniture Store, also a funeral home. A coroner's jury soon heard stories about this strange, locally unknown man: he was a house painter who did not know how to paint, who always had access to money but died penniless, who frequented bars and loved alcohol, who often quoted Shakespeare, who knew no one but was known by many outside Enid, who was quoted as saying, "I killed the best man that ever lived."

After George was embalmed, he was placed in a chair in the window of the furniture store/funeral home so that the public could view him, and a photograph was taken. It was believed that he had a "remarkable likeness" to Booth and that his leg had been broken above the right ankle—the same break that Booth had suffered in jumping from the Ford's Theater balcony. However, the doctor who had set Booth's leg reported it to be the left leg. Many Enid citizens believed that if George was Booth, the body should be burned.

Finis L. Bates from Memphis, Tennessee, arrived in Enid. Bates identified the body as his old friend John St. Helen. Bates had been a lawyer in Granbury, Texas, and claimed to have known St. Helen (George) as a client and friend in the early 1870s. After about five years of friendship St. Helen became seriously ill and believing that he was dying, confessed to Bates that he was Booth. He recovered and later gave a detailed account of his life, the assassination, and the escape, to Bates—information that only Booth would know.

The body, which had been embalmed well enough for long-term preservation, was turned over to Bates, who then leased it to interested parties for specified time limits.

The George story created enough attention to have the body displayed during the St. Louis World's Fair in 1904; then the mummified cadaver was displayed in different places from time by time by different people, such as carnival sideshow promoters. Shipped by rail to California in 1920, the body was stolen after the train wrecked. Bates later recovered the remains and kept it until his death; his widow sold the mummy. It may today be stored in someone's basement or closet.

The Booth Legend has been perpetuated by articles in journals such as Harper's Magazine, Saturday Evening Post, Life, Literary Digest, and many others as well as in numerous newspapers throughout the years.

As a young boy growing up in Enid, Henry B. Bass saw the body on display and became fascinated with the story. He became a Lincoln poetry collector as well as a major collector of Booth artifacts. He also became an authority on the actor and the legend about Booth, or George, having lived in Enid. Bass, a widely known and respected building contractor, is the man who discovered and reported the strange coincidence that Sgt. Boston Corbett is buried in Enid.



A black and white image of the handwritten signature of Abraham Lincoln, written in cursive. The signature is elegant and flowing, with a prominent 'A' and 'L'.

Oklahoma "Did you know?" Facts

Oklahoma has about 55,646 miles of shoreline, which is pretty impressive considering we're smack dab in the middle of the contiguous U.S.

Oklahoma was once found near the equator, and was a hot and dry place — during the Triassic Period (206 to 248 million years ago).

You have an Oklahoman to thank for voice mail (you know, that thing your mom keeps leaving messages on but you never check?).

Oklahoma City is one of only two capital cities to include the state's name. The other capital? Indianapolis, Ind.

The *Saurophaganax maximus* is Oklahoma's official state fossil. A fossil of one was first found in the early 1930s in Cimarron County, and a reconstructed skeleton can be seen at the Sam Noble Oklahoma Museum of Natural History.

Guthrie was once home to the National Lighter Museum, which had 30,000 pieces on display.

The first yield sign was invented

by Clinton Riggs and Paul Rice. Riggs was a Tulsa police officer.

The first tornado warning and the first official tornado forecast in the United States happened in 1948 at Tinker Air Force Base. The base was struck by two powerful twisters within a span of five days, March 20-25. The tornado that dropped March 20 produced more than \$10 million in damage. That's nearly \$100 million in 2014 dollars.

It's true: Oklahoma has an official state meal. The year was 1988 and, apparently, everyone was hungry, because the state meal consists of: fried okra, squash, cornbread, barbecue pork, biscuits, sausage and gravy, grits, corn, strawberries, chicken fried steak, pecan pie, and black-eyed peas.

Just how many calories is that? If you ate the average serving size of each item listed, you'd consume about 2,200 calories. And about 260 grams of carbohydrates, 90 grams of fat, 70 grams of protein and 3,700 milligrams of sodium.

Financial CAPabilities!

Our Goal – A Plan!

Before we can start a plan, and more importantly be successful, we need to understand some basics. The basics are a combination of understanding where your money comes from and honestly answering a few questions about you and your money.

Once you've developed a plan for your financial future, you'll feel in charge and in control of your money. Before starting on your plan, look at what your money habits are today.

Two things will happen when you take control with your plan:

1. You understand how and where you spend your money.
2. You can make sure you spend less money than you bring home.

What are Your Money Values?

Your values are those ideas and beliefs that really matter to you. Your values will determine what you will do with your money. Asking yourself, "How do I use my money now?" will tell you a lot about your money values.

People use money two ways:

1. They buy things they need or want now.
2. They save for things they may need or want later.

It's not about how much money you have, but how you use your money. It is all about the choices you make.

The Difference Between Needs and Wants?

Here's a good rule about money: It is very important to make your needs come first. That's why it is important to know the difference between your needs and your wants. Before you start planning how to use your money, let's be clear about the difference between needs and wants.

- A need is something you must have to survive, like a place to live and enough food to eat.
- A want is something you might like to have, but you don't have to have it right away. You can save to have it later.

Remember: Here's a good rule about money. When you are spending money, it is important to let your needs come first. That's why it helps to know the difference between your needs and your wants.

What is my Monthly Income?

There are basically two types of income, earned income and unearned income.

- Earned income is the wages or salary you receive from a job. You may be paid weekly, every other week, or monthly.
- Unearned income is money you receive that does not come from a job. It may come from:
- Supplemental Security Income (SSI),
- Social Security Disability Insurance (SSDI),
- Workers' compensation,
- Veteran benefits,
- SNAP (food stamps), or
- Gifts from family or friends.

Gross earnings is the total amount of your earned income. To figure out your gross earnings take the number of hours you work and multiply by your hourly rate.

But, you don't get to keep the gross earnings because taxes (deductions) are taken from your pay.

Net earnings is the amount you take home after taxes have been taken out of your gross earnings. Let's look at some common deductions (taxes):

- Federal income tax: This money goes to the federal government to pay for things like the military, health care, roads and parks.
- State income tax: This money goes to the State of Oklahoma to pay for things like schools, health clinics, museums and libraries.
- Local wage tax: This money goes to your city or township where you live, to pay for things like the fire department, the police and community projects.
- Social Security tax: This money goes into the Social Security Trust Fund to pay for retirement, disability, and survivorship benefits.
- Medicare tax: This money supports health care for seniors and some people with permanent disabilities.

What are my Spending Money Habits?

Read each statement below and honestly answer if this sounds like you.

1. I have a spending plan or budget.
2. I track my spending every month.
3. I pay my bills on time or before the due date.
4. I have seen my credit report.
5. I put money in savings every month.
6. I could pay for an unexpected expense today if had to.

If you said a "NO" to any one of the statements above, we need to turn that around. Take an action.

Keep an Expense Log / Journal

This is homework till the next newsletter. Would like you to keep an expense log journal. Using a pad or tablet, write down your expense. You have to be faithful and honest. In the next newsletter we will develop a budget based on your log. When you write down an expense include the date, amount and a short description as well as mark it a NEED or a WANT. For example in your log you write down "Rent" \$450 on first of the month. You would label this as a NEED. Or a double western cheeseburger large fries and drink that you had for lunch on Wednesday for \$8.50 you would log it as a WANT.

This is important step to financial CAPabilities. Take the time it will be worth it!



A Consumer's Vision of Financial Capability

The specific ways individuals think of their own financial capability will be grounded in their expectations, context and past experiences. However, we can broadly describe a financially capable client as characterized by confidence, a long-term outlook, and self-regulation in the use and management of financial services. Statements a financially capable person might make include:

Ability to track finances:

- I know how to budget, follow a household financial plan and monitor progress toward my goals.
- I manage diverse financial services, formal and informal, to help me use my resources effectively.

Ability to plan ahead:

- I use financial services to achieve future goals.
- I have a savings goal, and I use financial services to build my assets.

Ability to exercise self-regulation:

- I know my financial limits and how to stay within them.
- I am in control of my use of financial services; financial services do not control me.
- I can efficiently pay down debt.
- Ability to understand and mitigate risk:
- I use financial services to help me reduce my exposure to the unexpected.
- I am aware of the consequences of poor financial decisions and am motivated to avoid them.
- I know my rights and responsibilities as a financial services consumer and how to exercise them.
- I am alert to avoid financial scams and able to identify and resist high-pressure sales tactics.
- Ability to stay informed about financial services:
- I am informed about multiple financial services and can confidently select the option that's right for me.
- When I need more information about financial services, I know how to get it.

As these statements imply, financial capability is not static. People adapt throughout their lifetimes as their needs and circumstances change.

Financial capability also depends on the context and objectives of an individual.

For example, a migrant remittance-sender has different needs from a subsistence farmer and faces a different set of decisions; therefore, each will develop a different set of financial capabilities.

What is Financial CapAbilities?

The specific ways you think of your own financial capability will be based on your expectations and past experiences. Financially capable is characterized by confidence, a long-term outlook, and self-regulation in the use and management of financial services.

How Financial Capability Is Acquired

Regardless of segment, most people – even the well-off – have some disconnect between financial literacy (knowledge and skills) and financial capability (knowledge and skills as applied in real life).

Any attempt to set goals for increasing financial capability must proceed from an understanding of how people acquire this capability.

How does one acquire the attitudes that support financial capability, such as confidence with respect to finances, a long-term outlook and self-discipline?

The degree to which an individual develops such attitudes depends on family and culture, access to training and information, learning-by-doing, traits, and experiences around key decisions (“teachable moments”). Some of these elements are more amenable to intervention than others.

While little is known about the extent to which each of these factors helps to explain a person's level of financial capability, several points increasingly form the basis for a theory of financial capability:

- Culture and family plays an enormous role in shaping common practices and attitudes about money.
- People tend to be very optimistic and go with the flow.
- People learn best by doing.



How to file an ADA Complaint

US Department of Justice

If you believe that you or somebody you know has been discriminated against on the basis of disability by an entity covered by the ADA, you may file a complaint with the Disability Rights Section of the U.S. Department of Justice.

The Department of Justice investigates and resolves complaints that fall under Titles II and III of the ADA. Title II establishes that state and local governments may not discriminate against individuals with disabilities in providing public services, programs or activities. Title III prohibits private entities from discriminating on the basis of disability in providing full and equal enjoyment of the public accommodations they own, lease or operate, such as restaurants, stores, hotels, day care centers and private schools. Discrimination can include denying a person with a disability the opportunity to fully participate in or benefit from goods or services, failing to provide a person with a disability with this opportunity in an appropriately integrated setting, or failing to make reasonable accommodations that would allow a person with a disability to take advantage of such an opportunity.

Your complaint should include:

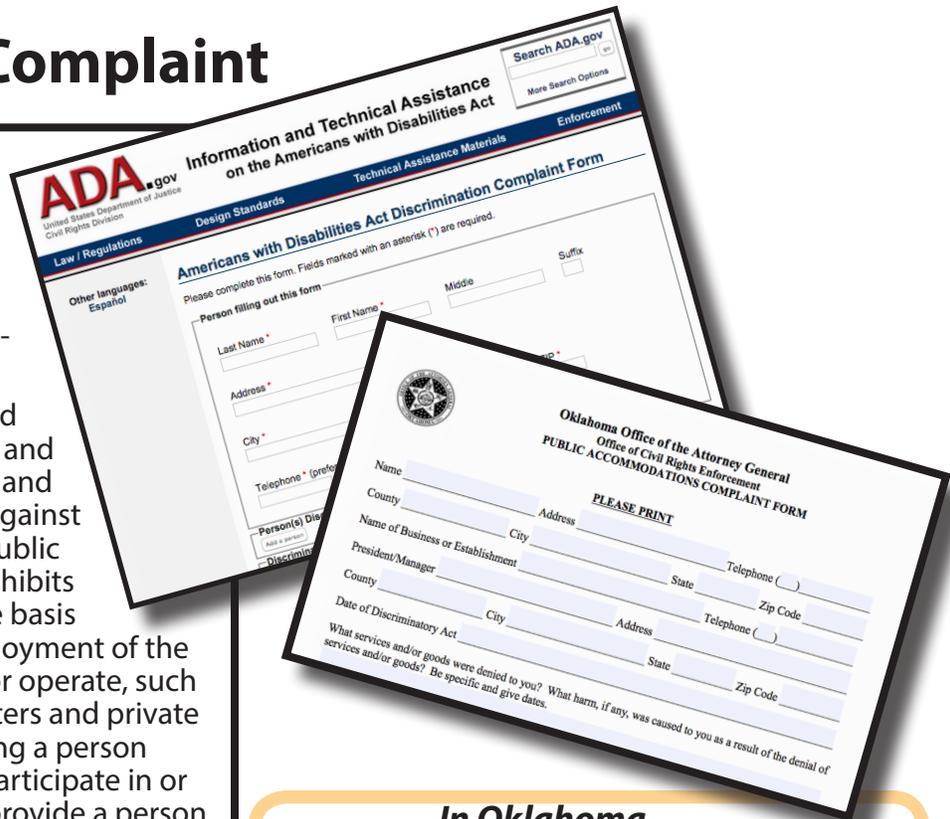
- Your name
- Your address and phone number(s)
- The name of the person who was discriminated against
- The name of the person or entity who engaged in discrimination
- A description of the act(s) of discrimination, including relevant dates and the people involved
- Copies of documents or other proof you have to support your complaint and
- The format of communication that works best for you.

- To file an ADA complaint electronically:
Online Complaint Form
<http://www.ada.gov/complaint/>
- To file an ADA complaint by mail:
US Department of Justice
950 Pennsylvania Avenue, NW
Civil Rights Division
Disability Rights Section – 1425 NYAV
Washington, D.C. 20530
- To file an ADA complaint by fax: (202) 307-1197

Please keep a copy of your complaint and the original documents for your own records.

Responses to Your Complaint

The Department of Justice thoroughly reviews the complaints it receives, which can take up to three months. You can check on the status of your complaint by calling either the voice or the teletype number listed at the end of this article. The Department of Justice may also contact you in order to ask for more information, including copies of relevant documents.



In Oklahoma

The Office of Civil Rights Enforcement (OCRE) is a division of the Oklahoma Attorney General's Office that has the authority to investigate complaints of discrimination in employment, housing, and public accommodation based on race, color, religion, sex, national origin, disability, and age (40 and above) (plus familial status in housing).

The OCRE also accepts, serves, and reports on complaints of racial profiling based on race and national origin.

If you believe you have been discriminated against on your job (discharge, hire, promotion, or transfer...), you may file a complaint with the OCRE.

If you believe you have been discriminated against in housing (sale, rental, mortgage lending, threatened, intimidated, coerced, and denied a reasonable accommodation or modification...), you may file a complaint with the OCRE.

The OCRE will investigate your complaint and determine whether discrimination occurred.

If you believe you have been discriminated against in employment, housing, at a place of public accommodation, or racially profiled, contact the OCRE to file a complaint.

To file electronically:

<https://www.oag.ok.gov/oagweb.nsf/ocre.html>

To contact the office:

Please e-mail OCRE@oag.ok.gov or call the OAG Office of Civil Rights Enforcement at 405-521-2029.

Puzzle Page

Find Differences Between the ponds, how many did you find?



Find the Differences!



Word Search for spring!



April
 April Fool's Day
 Arbor Day
 awaken
 baby
 baseball
 bee
 bird
 bloom
 blossom
 bug
 bulb
 bunny
 butterfly
 calf
 caterpillar

chick
 Children's Day
 Cinco de Mayo
 cloud
 cocoon
 colt
 daffodil
 dandelion
 dig
 duckling
 earth
 Earth Day
 Easter
 egg
 emerge
 flower

fog
 garden
 gosling
 grass
 green
 grow
 hatch
 insect
 iris
 kite
 lamb
 leaf
 lightning
 lilac
 March
 May

Memorial Day
 nest
 Passover
 picnic
 piglet
 plant
 puddle
 rainbow
 raincoat
 rainy
 roots
 season
 seed
 shovel
 shower
 soil

spring
 sprout
 stem
 storm
 sunshine
 thaw
 thunder
 tulip
 umbrella
 violet
 warm
 water
 weather
 weed
 wind
 worm

Earth Quakes in Oklahoma!



Before an earthquake

- Assemble an emergency preparedness kit for home and your vehicle.
- Have a family emergency plan and identify a safe place to take cover, such as under a sturdy table or desk.
- Teach your family how to “Drop, Cover and Hold” during an earthquake.
- Check for hazards inside or outside your home or office.
- Heavy objects and falling hazards such as bookcases, hanging picture frames and other items can be dangerous if they are unstable and not anchored securely to a wall or the floor.
- Know emergency telephone numbers.
- Contact your insurance agent to review existing policies and to inquire about earthquake insurance
- Sign up for Earthquake Notifications on the USGS site as well as learn about other products and services they offer.

During an earthquake

- “Drop, Cover and Hold” - DROP to the floor; take COVER under a sturdy table or other piece of furniture. If there isn't a table or desk near you, seek cover against an interior wall and protect your head and neck with your arms. HOLD ON until the shaking stops.
- Stay away from glass or bookshelves, mirrors or other items that could fall.
- If outside: stand in an open area away from underpasses and overpasses, buildings, trees, telephone, and electrical lines.
- If on the road: drive away from underpasses and overpasses; stop in a safe area; stay in your vehicle.

After an earthquake

- Check for injuries and provide first aid if necessary.
- Do a safety check: check for gas, water, downed power lines and shortages. Turn off appropriate utilities, if you shut off the main gas valve do not turn it back on yourself. Wait for the gas company to check for leaks and make repairs.
- Turn on the radio and listen for instructions on safety or recovery actions.
- Use the telephone for emergencies only.
- When safe follow your emergency plan.
- Be cautious when opening cabinets.
- Stay away from damaged areas.
- Be prepared for aftershocks.
- If you are able to, log onto the USGS site and fill out a “Did you feel it?” form.

The Office of Disability Concerns & The Oklahoma City Emergency Management are offering a free “Earthquake Awareness & Preparedness Seminar”. If you would like more information, schedule an event, or to find an event near you for your business, organization or agency, please contact the Office of Disability Concerns at 405.521.3756, or email odc@odc.ok.gov

Severe Weather is a Reality in Oklahoma - Let's Prepare!

The following are things you can do to protect yourself, your family and your property before severe weather:

- Create an emergency supply kit. Include items like non-perishable food, water, a battery-powered radio, flashlights and batteries.
- Make a family emergency plan. Determine how family members will contact one another and get back together after an emergency.
- Stay weather aware. Monitor local media to know which storms could impact your area.
- Know where to shelter in your home or at work. Examples include basements, interior rooms or halls, bathrooms and closets.
- Bring in outdoors items such as children's toys, patio furniture and garbage cans which could be blown around and damaged. Remove dead or rotting trees and branches that could fall and cause injury or damage.
- Know how to shut off utilities, including power, water and gas, to your home.
- Find out what types of events and kinds of damages are covered by your insurance policy. Keep insurance policies, important documents and other valuables in a safe and secure location.
- Create a home inventory to provide your insurance agent in the event of damage.



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