

Wagoner County

# COUNTY CLERK



Volume 15, Issue 8

August 1st, 2015

Editor: Char Stevens

*FROM THE CLERK*

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As you know, each budgeted tax dollars will have been deposited to the general fund. Also, just a reminder that any time you have staff on leave for extended illness or injury, you need to notify human resources so that we may properly document for things such as workers compensation or FMLA should they be applicable. Failure to report in some instances can result in fines or penalties. Just call Charity or Misty if you have questions

The general fund unencumbered balance at the beginning of this fiscal year was \$ 1,701,756.27, approximately 88% of the beginning 25% appropriations which means we need to hold our spending to 88% or less of our initial appropriation amount until January 1, 2016 when the bulk ad valorem

*Levi Hendricks*

You only live once, but if you do it right, once is enough.....Mae West

**Special points of interest:**

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Safety Meeting

August 12th



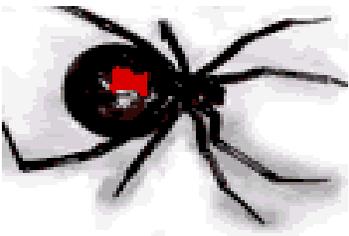
Wagoner County—Growing from Good” to Great”!

**Next Holiday—Sept 7th - Labor Day**

Soon our weather will become much hotter and dryer. This is the time spiders will try to invade our homes in search of water. Remember to watch for Recluse “fiddle back” spiders and Black Widow spiders.



Recluse spiders are 7–12mm long, have 3 pairs of eyes and usually a fiddle marking on their back.



Female Black Widow spiders are marked with a red hourglass on their bodies. Female Black Widows are poisonous and can be deadly.

**Okla. Poison Control Ctr # - 800-222-1222**

**ONE MAN'S  
UNTIDINESS**



**-IS ANOTHER MAN'S  
ACCIDENT!**

**NEXT SAFETY MEETING**

**August 12th, 2015**

Housekeeping and Teamwork  
Presented by  
ITTC

The County Clerk Adm. offices & Land Records will be closed one day of every month from 8:00am to 9:00am for safety classes.

**OKLAHOMA FUN FACTS -**

- Musician Bob Dunn, from Beggs, Oklahoma, invented the first electric guitar 1935.
- It is against the law to spit on a sidewalk.
- Tissues in the back of cars are illegal.



*Are you ready for a vacation?.....*

**The Dinosaur Diamond Prehistoric Highway, Utah**



*Yampa River, Dinosaur National Monument, Colorado.*

This wondrous 480-mile circular route is accessible only from spring to fall, as certain parts of the trail are cut off by snow in the winter. Beginning just over the Colorado state line, in the town of Dinosaur, you can check out the Dinosaur National Monument Visitor Centre, featuring thousands of fossils from lots of different dinosaur species. This is just one of many dinosaur museums along the route. The three- to four-day journey will then take you in a loop through several national parks, including Arches National Park, the world's greatest display of naturally formed rock arches (more than 2,000), before joining the Colorado River Scenic Byway with picturesque river and mountain views.

## GOOD FINANCIAL HEALTH

### CREDIT AND CREDIT RATINGS.....

#### CREDIT SCORE RANGE

Most credit scores – including the FICO score and the latest version of the VantageScore – operate within the range of 301 to 850. Within that range, there are different categories, from bad to excellent.

Excellent Credit: 750+

Good Credit: 700–749

Fair Credit: 650–699

Poor Credit: 600–649

Bad Credit: below 599

But even these aren't set in stone. That's because lenders all have their own definitions of what is a good credit score. One lender that is looking to approve more borrowers might approve applicants with credit scores of 680 or higher. Another might be more selective and only approve those with scores of 750 or higher. Or both lenders might offer credit to anyone with a score of at least 650, but charge consumers with scores below 700 a higher interest rate!

#### WHAT'S YOUR SCORE?

Don't assume your score is good (or isn't) just because you have always paid your bills on time (or haven't.) The only way to know whether you have a good credit score is to check. You can get your credit score free once a month using [Credit.com's Credit Report Card](#). This is a truly free credit score – no payment information is requested. In addition to the number, you'll see a breakdown of the factors that affect your score and get recommendations for making your credit as strong as possible.



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Wagoner Schools will begin August 6th

Coweta Schools will begin August 13th

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CREDIT .....CONTINUED FROM PAGE 4.....

## HOW ARE CREDIT SCORES GENERATED?

Credit scores are computed based on mathematical models that interpret and analyze information in your credit reports. Credit scores compare factors like payment history, debt levels and the age of credit accounts to figure out what consumers who pay their bills on time have in common. The goal is to predict how new and existing customers will handle credit.

Ultimately, then a credit score summarizes the information in your credit report, which makes it easier and faster for a lender to process a loan application and make a determination as to how likely you are to pay back the loan in question.

## THE BENEFITS OF A GOOD CREDIT SCORE

A good credit score will help you borrow money for a car or home, or open a credit card with a comparatively lower interest rate. That means you will pay less over time for the money.

Consider this: if you're buying a \$300,000 house with a 30 year fixed mortgage, and you have bad credit, then you could end up paying more than \$90,000 more for that house over the life of the loan than if you had good credit.

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Wagoner County

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We have a new web  
address!

[www.wagonercounty.ok.gov](http://www.wagonercounty.ok.gov)

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- Charity Bardell**  
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# CALENDAR



Aug. 3rd	Comm Mtg	(Mon)		
Aug. 10th	Comm Mtg	(Mon)		
Aug. 17th	Comm Mtg	(Mon)	Aug. 11th	Excise Board Mtg
Aug. 24th	Comm Mtg	(Mon)	Aug. 25th	Excise Board Mtg
Aug. 31st	Comm Mtg	(Mon)		

*A bend in the road is not the end of the road. ~ Joan Lunden*



**PLEASE ENJOY THIS JULY 18-SUE....IF YOU WOULD LIKE TO CONTRIBUTE TO THE AUGUST ISSUE, PLEASE LET ME KNOW.....CHAR**

**HAPPY BIRTHDAY LORI !!!**  
*(August 3rd)*



## MISSION A MATTER OF RIGHT

"A popular Government, without popular information, or the means of acquiring it, is but a Prologue to a Farce or a Tragedy; or perhaps both. Knowledge will forever govern ignorance: And a people who mean to be their own Governors, must arm themselves with the power which knowledge gives."

- James Madison