

The NEWSLINE

OCTOBER

2012

OKLAHOMA STATE UNIVERSITY • WWW.RESLIFE.OKSTATE.EDU/FGSH/

The Value of Renter's Insurance

By Jackson Alexander, FRC Communications and Marketing Assistant

When disaster strikes, it doesn't differentiate between rented buildings and owned homes. Renters face the same risk as homeowners. Your landlord, university, or condo association may have insurance, but it only protects the building structure, not the personal items inside. Renter's insurance can protect your belongings in case of disaster.

"I really encourage people to purchase the insurance," said Sarah Wilkey, FGSH and FRC Assistant Director. "It's a great way to keep your belongings protected."

According to Insure, a website offering insurance information and resources to consumers, there are several types of residential insurance policies. The HO-4 policy is designed for renters, while the HO-6 policy is for condo owners. Both HO-4 and HO-6 cover losses to your personal property from 16 types of perils. Those perils include fire or lightning, windstorm or hail, explosion, riot or civil commotion, damage caused by aircraft, damage caused by vehicles, smoke, vandalism or malicious mischief, theft, volcanic eruption, falling objects, weight of ice, snow, or sleet, accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning, or automatic fire-protective sprinkler system, or from a household appliance, sudden and accidental tearing apart, cracking, burning, or bulging of a steam or hot water heating system, an air conditioning or automatic fire-protective system, freezing of a plumbing, heating, air conditioning or automatic, fire-protective sprinkler system, or of a household appliance, sudden and accidental damage from artificially generated electrical current (does not include loss to a tube, transistor or similar electronic component). Floods and earthquakes aren't on the list. If you live in an area prone to either, you'll need to buy a separate policy.

Just like any other type of homeowners insurance policy, your renter's insurance premium depends on a number of factors: where you live, your deductible, your insurance company and whether you need any additional coverage. There are ways to reduce your renter's or condo owners insurance bill. Increasing your deductible (the amount you pay before your coverage kicks in) is one strategy. Make sure you can afford whatever deductible you choose.

Most insurers offer a discount for "protective devices" including smoke and fire detectors, burglar alarms and fire extinguishers. Some insurers might offer discounts to policyholders who are over age 55 and retired. Others might offer a discount if you buy both an auto and renters policy (called a multiline discount).

"FGSH residents in the past have had the protection and have filed claims with it," Wilkey said. "There are instances where it has been necessary."

In order to ensure you are compensated for any belongings you lose from a fire, storm or other catastrophe, you should inventory all of your personal belongings. List each item, its value and serial number. Photograph or videotape each room, including closets, open drawers, storage buildings and your garage. Keep receipts for major items in a fireproof place. To make things easier, the Insurance Information Institute has free inventory software that helps you create a room-by-room inventory of your personal possessions. For more information, go to knowyourstuff.org or insure.com.

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Family and Graduate Student Housing Office

A note from the FGSH Assistant Director

Now that the semester is well on its way, I hope everyone has settled into their routines and schedules. I hope you will be able to take a moment from your busy schedules to enjoy OSU's Homecoming festivities—it is, after all, America's Greatest Homecoming Celebration!

We want your experience in FGSH to be a great one! If you have any issues or concerns with your apartment, here are a few handy tips and numbers to know:

Apartment Living & General Feedback

· Your neighborhood Apartment Assistant (AA) is responsible for handling a variety of concerns, such as helping residents negotiate loud neighbors or giving simple directions to the grocery store. If you have any questions about the FGSH policies or need assistance while living in the FGSH neighborhoods do not hesitate to contact them. Your AA's contact information is on page 4 of this newsletter.

Maintenance Concerns

- Quality maintenance work is of highest interest to both FGSH and Physical Plant. We change, replace or update facilities and equipment based on input from staff and residents.
- We will replace any of your burned out light bulbs with energy efficient designs upon request.
- Maintenance workers always carry identification and should leave a card in your apartment for work done while you were out. If you have any questions about the identity of workers or work being done, please call the ResLife Facilities Management Office (FMO) at 405-744-8510 for confirmation.
- To request maintenance in your apartment, please call the FMO at 405-744-8510. The FMO is open from 8am – 5pm Monday thru Friday.
- If you have an emergency maintenance issue after regular office hours or on weekends, please call 405-744-8510; a recording will guide you through reporting report your maintenance issue.

Cable TV Issues

- To report problems with your cable TV, please call 405-744-9159; be sure to let the person who answers your call know the neighborhood in which you live.

Additional Occupants in Your Apartment

- For safety and security reasons, it is important that you let us know who is living in your apartment. This is for your convenience and protection! Please register your roommate and/or ALL family members living in your apartment! You can do this at the Iba office.

Your comments and input is always welcome! Please feel free to talk with me, your AA, the FGSH staff, or the FRC staff to let us know what we can do to better serve you!

Sarah Wilkey, FGSH & FRC Assistant Director, may be reached by phone at 405-744-6539 or by e-mail at sarah.wilkey@okstate.edu

Family and Graduate Student Housing
100 Iba
Stillwater, OK 74078
405-744-5353

Family Resource Center
719 N. Walnut
Stillwater, OK 74078
405-744-6539



Sarah Wilkey
FRC & FGSH Assistant Director



Family & Graduate Student Housing

Staff Spotlight

Each month, we will highlight staff members from the Family Resource Center.

Name: Kadie Brown

Hometown: Coweta, Okla.

Education: Junior majoring in Agricultural Education

Role at the FRC: Community development assistant

Favorite Food: Chicken salad

Favorite Activities: Hanging out with friends and family, working with livestock, and playing soccer

Future Plans: “I would like to become a high school Agricultural Education teacher.”

Favorite movie: “Secondhand Lions”

Favorite thing about the FRC: Getting to meet people and learn about difficult cultures

Interesting Fact: “I raise cattle with my family.”

Favorite Quote: “If we were meant to talk to more than listen, we would have two mouths and one ear.” - Mark Twain

Name: Bradi Coleman

Hometown: Checotah, Okla.

Education: Sophomore majoring in Elementary Education

Role at the FRC: Children’s programing assistant substitute

Favorite Food: Enchiladas

Favorite Activities: Reading and hanging out with friends and family

Future Plans: “Get an elementary education degree and go on to get my Master’s degree to be a counselor.”

Favorite book: *Radical* by David Platt

Favorite thing about the FRC: The kids!

Interesting Fact: “I’ve never been to an OSU football game.”

Favorite Quote: “Kind words can be short and easy to speak, but their echos are truly endless.” - Mother Teresa

The Newsline, a FGSH publication, is produced and published monthly by Jessica Agnew, Communications & Marketing Residence Director. She may be reached by phone at 405-744-6539 or by e-mail at frcmktg@okstate.edu

If you enjoy learning more about current FGSH staff members, be on the lookout for more spotlights and interesting facts in the upcoming *Newsline* editions!

Apartment Assistant News

Brumley Neighborhood

Sara Cheriki
Bldg. 124, Apt. 1
744-1876
chahard@okstate.edu

120, 121, 122, 123, 124, 125

Demaree Neighborhood

Andrea Moore
Bldg. 41, Apt. 5
744-3452
landrea@okstate.edu

S36, S37, S38, S39, S40, S41,
S42

Morrison Neighborhood

Mitch & Tiffany Tillison
Bldg. 246, Apt. 111
744-3776
mitch.tillison@okstate.edu

245, 246, 247, 248

Prosser Neighborhood

**Agus Widarjono &
Dewi Sri Sudewi**
Bldg. 20, Apt. 9
744-1213
agus.widarjono@okstate.edu

N16, N17, N18, N19, N20,
N21, N22, N23, N24, N25,
N26, N27, N28

Stevens Neighborhood

Samar Abid
samaraa@okstate.edu

S70, S71, S72, S73, S74, S75,
S76, S90, S91, S92

West Neighborhood

Ky Le & Vinh Nguyen
Bldg. 89, Apt. 5
744-3145
ky.le@okstate.edu

S80, S81, S82, S83, S84, S85,
S86, S87, S88, S89

Williams Neighborhood

**Farag Mewafy &
Mona Nafea**
Bldg. 101, Apt. 1
744-1875
farag.mewafy@okstate.edu

N12, N13, N14, N15, N101,
N102, N103, N104, N105

Neighborhood Gatherings

WILLIAMS

Saturday, October 13 • 4:30-5:30pm at the playground area
Board games / Pizza, chips & drinks.

DEMAREE

Sunday, October 14 • 5-6pm at the picnic tables
Fall Scavenger Hunt / Vegetable stir fry, white rice, dumplings & drinks.

STEVENS

Thursday, October 18 • 6pm at the playground area
Pumpkin painting / Ice cream & soda floats.

BRUMLEY

Saturday, October 20 • 5:30-7pm at the playground area
Board Game / Beef, veggie burgers & drinks.

WEST

Saturday, October 20 • 7pm at the playground area
Bingo / Pizza & soft drinks.

PROSSER

Saturday, October 27 • 5-6:30pm at the playground area
Recycled craft / Pastries, donuts & soft drinks.

MORRISON

Saturday, October 27 • Time TBA at the FRC
Football watch party / Nachos & wings.

New to FGSH?

The Family Resource Center is the center of activity for the Family and Graduate Student Housing residents and student families.

The FRC staff answers many questions concerning programs, the university and Stillwater. Below are important phone numbers for other questions.

Apartment Maintenance Issues (Facilities):

405.744.8510

Apartment Contracts/Billing (FGSH office):

405.744.5353

FGSH News

Apartment Maintenance

The Facilities Management Office (FMO) is the office that handles maintenance issues. If your apartment requires maintenance you should contact the FMO at 744-8510. The FMO is open 8am-5pm. In case of a maintenance emergency after 5pm or on weekends, contact the Physical Plant Action Desk at 744-7154.

The BUS--Campus and Community Transit

The BUS is the campus and community transit service operated by the Department of Parking and Transit Services at OSU. The BUS provides fixed-route transit services throughout Stillwater and the OSU campus. Two routes provide service on the main campus every 7 minutes from 6am to 7pm and every 15 minutes after 7pm. The BUS also provides public transportation in Stillwater to all citizens from 6:30am to 10:30pm Monday through Friday. The BUS fares are as follows:

OSU Students, Faculty, and Staff Free with ID
General Public 75 cents (\$0.75)
Child Under 5 Free when accompanied by paying passenger
Child/Young Adult age 5-18; Seniors age 60+ 35 cents (\$0.35)
Persons with ADA Disability Card & Persons with Medicare Card 35 cents (\$0.35)
Exact fare required; fares are for one-way trips. Return trips require additional payment.
For route information, visit www.transit.okstate.edu.

Shopping Shuttle (free for all FGSH residents)

Sign up for the shuttle at the Laundry Mart 30 minutes prior to the shuttle's departure.

Monday & Wednesday Schedule

5:30pm (Pick Up @ Laundry) To Sultan International & Crepe Myrtle Asian Food
6:30pm (Pick Up @ Laundry) To Walmart & Food Pyramid
7pm (Pick Up @ Brumley Office) To Walmart & Food Pyramid
7:10pm (Pick Up @ Walmart/Food Pyramid) Return to FGSH Apartments
7:30pm (Pick Up @ Laundry) To Walmart & Food Pyramid
7:40pm (Pick Up @ Walmart/Food Pyramid) Return to FGSH Apartments
8:10pm (Pick Up @ Walmart/Food Pyramid) Return to FGSH Apartments
8:40pm (Final Pick Up @ Walmart/Food Pyramid) Return to FGSH Apartments

Saturday Schedule

9am (Pick Up @ Laundry) To Walmart & Food Pyramid
9:30am (Pick Up @ Brumley Office) To Walmart & Food Pyramid
9:40am (Pick Up @ Walmart/Food Pyramid) Return to FGSH Apartments
10am (Pick Up @ Laundry) To Walmart & Food Pyramid
10:10am & 11am (Pick Up @ Walmart/Food Pyramid) Return to FGSH Apartments
11:40am (Final Pick Up @ Walmart/Food Pyramid) Return to FGSH Apartments

Enrique Sanchez,
Community Relations
Residence Director,
may be reached by
phone at 405-744-
6539 or by e-mail at
frcommunityrelations@okstate.edu

Youth & Family Programs

Youth and Family Programs Schedule Fall 2012

Family Story Hour (ages 0-4).....	Friday, 10am-11am
Toddler Time (ages 2-3).....	Tuesday & Thursday, 9:30-11:30am
Kindergarten Kids Club (ages 4-5).....	Monday-Friday, 4-6pm
After School Adventures (ages 6-11).....	Monday-Friday, 4-6pm
Cowboys & Cowgirls 4-H Club (ages 9-17)*	Wednesday, 4:30-6pm
Teen Club (ages 12-17).....	Tuesday & Thursday, 6:30-8pm
Book Club (ages 9-12).....	Monday, 6:30-7:30pm
Drawing and Painting Basics (ages 9-17).....	Wednesday, 6:30-7:30pm
Practical Parenting.....	Thursday, 2-3pm

*Beginning October 1, the 4-H Club is accepting new enrollees for children ages 9 and up Please email Amie to set up an enrollment appointment.

Cultural Night at Will Rogers Elementary

On Thursday, Oct. 4th, Will Rogers Elementary will be celebrating the Hispanic / Latino Culture from 5:30-7pm.

Bicycle Safety Program

Children of all ages, and their families, are invited to enjoy a fun, informative program sponsored by the OSU Police Department which will be held on Saturday, Oct. 13 at the FRC. The Bicycle Safety program will be held from 1-3pm. This program will provide important information concerning bicycle safety to children and their parents. Children need to bring their bicycles to the event in order to complete the obstacle course and receive a certificate. Due to the nature of the Bicycle Safety program, all children must be accompanied by a parent.

Halloween Costume Workshop

Are you tired of spending money on expensive costumes for Halloween? Sign up your family for this event taking place on Thursday, Oct. 25 at 7pm, and we will do our best to help you and your children create fun and unique costumes. Sign up is available Monday, Oct. 1 at the FRC Front Desk. We have limited spaces available, so please sign up as soon as possible. Parents are required to attend this event with their children. Teen Club will be cancelled on Thursday evening due to this event.

Halloween Carnival (During After School Programs)

On Wednesday, Oct. 31, the FRC staff will host a carnival during our after school programs from 4-6pm open to children enrolled in After School Adventures and Kindergarten Kids Club. Festivities include carnival games and a costume contest!

Amie Allen, Youth & Family Programs Coordinator, may be reached by phone at 405-744-6539 or by e-mail at amie.allen@okstate.edu

Community Development

Community Development Programs Schedule for Fall 2012

Reading Skills with Soha	Monday, 9:30 – 10:30am
Writing Skills with Soha**	Monday, 10:30 – 11:30am
Arabic Language with Mona**	Monday, 11:30am – 12:30pm
Basic English with Austin**	Monday, 2 – 3pm
Intermediate English with Megan**	Tuesday, 9:30 – 10:45am
Basic Spanish with Alejandro and Cinthya**	Tuesday, 11 – 12pm
Professional Development with Alejandro**	Tuesday, 1 – 2pm
Advanced English with Megan	Tuesday, 2 – 3pm
Sustainability Awareness with Bhavna.....	Wednesday, 9:30 – 10:45am
Craft Class with Bhavna and Megan**	Wednesday, 11am – 12pm
Health, Wellness & Nutrition with Megan & Leslie**	Wednesday, 1 – 2pm
Pronunciation Skills with Leslie**	Wednesday, 2 – 3pm
English Conversation with Leslie.....	Wednesday, 3 – 4pm
Listening & Speaking Skills with Maria**	Thursday, 9:30 – 10:45am
English Grammar with Maria**	Thursday, 11am – 12pm
Everyday English with Kadie**	Thursday, 1 – 2pm
Book Club with Kadie**	Thursday, 2 – 3pm
Current Events with Adran**	Friday, 9:30 – 10:45am
Customs and Courtesies with Adran**	Friday, 11am – 12pm
Cooking Demo with Morgan, Leslie, Megan, Alejandro & Adran**	Friday, 12:30 – 2pm
English in the Media & Situational English with Alejandro & Leslie.....	Friday, 2 – 3pm
Survival English with Ron Avants.....	Saturday, 6 – 7:30pm
Intermediate English with Ron Avants	Saturday, 7:30 – 9pm

**Child care is provided

Women's Night: "Fondue and Crafts!"

Come enjoy an evening of learning easy crafts while also trying cheese and chocolate fondue on Wednesday, Oct. 10 from 6:30-8:30pm in the FRC Great Room! This will be a very fun event. (This event is open for women only, and childcare will be provided).

Coffee House

Are you a Graduate Student? Looking for a place to hang out with your friends or study on campus close to home? We will be providing a place for single graduate students to enjoy coffee, tea, snacks, board games and any other games available at the FRC in a low key setting. This will be on Wednesday, Oct. 24 from 6:30-9:30pm in the FRC Great Room. (This event is open for graduate students, but please no children and childcare will not be provided). WiFi is available for those with laptops for academic use.

Halloween Festival

The FRC will be taking residents to the Annual Halloween Festival sponsored by the City of Stillwater on Tuesday, Oct. 30 from 5-8pm in downtown Stillwater. We will not be transporting children in the van, but parents are more than welcome to join us separately at this event. This year's theme is "Red Dirt Zombies" and there are a lot of different activities to enjoy. Also, concessions will be available if you would like to purchase food and drinks. Sign-up sheet will start on Oct. 2 at the FRC or contact Catherine for more information. A limited number of residents may attend.

Catherine Molleno,
Community
Development Residence
Director, may be
reached by phone at
405-744-6539 or by
e-mail at
frccommunity
development@okstate.
edu

Programs made
possible by funding and
services provided by
Family and Graduate
Student Housing, OSU
Student Activity Board
Fee, the Stillwater
Literacy Council, and
the Biosystems and
Agricultural Engineering
Graduate Student
Association.

October 2012

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 9:30am Reading Skills 10:30am Writing Skills 11:30am Arabic Lang. 2pm Basic English 4pm KKC, ASA 6:30pm BC	2 9:30am TT, Inter. English 11am Basic Spanish 1pm Prof. Development 2pm Advanced English 4pm KKC, ASA 6:30pm TC	3 9:30am Sustainability 11am Craft Class 1pm Health & Wellness 2pm Pronoun. Skills 3pm Eng. Conversation 4pm KKC, ASA 4:30pm 4-H Club 6:30pm BC, DP	4 9:30am TT, Listening 11am English Grammar 1pm Everyday English 2pm PP, Book Club 4pm KKC, ASA 5:30pm Will Rogers Cultural Night 6:30pm TC	5 Classes Cancelled Student Holiday	6 6pm Survival English 7:30pm Inter. English
7	8 9:30am Reading Skills 10:30am Writing Skills 11:30am Arabic Lang. 2pm Basic English 4pm KKC, ASA 6:30pm BC	9 9:30am TT, Inter. English 11am Basic Spanish 1pm Prof. Development 2pm Advanced English 4pm KKC, ASA 6:30pm TC	10 9:30am Sustainability 11am Craft Class 1pm Health & Wellness 2pm Pronoun. Skills 3pm Eng. Conversation 4pm KKC, ASA 4:30pm 4-H Club 6:30pm BC, DP 6:30pm Women's Night	11 9:30am TT, Listening 11am English Grammar 1pm Everyday English 2pm PP, Book Club 4pm KKC, ASA 6:30pm TC	12 9:30am Current Events 10am FSH 11am Customs 12:30pm Cooking Demo 2pm Media & Sit. Eng. 4pm KKC, ASA 6:30pm BC	13 1pm Bicycle Safety Program 6pm Survival English 7:30pm Inter. English 4:30pm Williams
14 <i>5pm Demaree</i>	15 9:30am Reading Skills 10:30am Writing Skills 11:30am Arabic Lang. 2pm Basic English 4pm KKC, ASA 6:30pm BC	16 9:30am TT, Inter. English 11am Basic Spanish 1pm Prof. Development 2pm Advanced English 9:30am TT 4pm KKC, ASA 6:30pm TC	17 9:30am Sustainability 11am Craft Class 1pm Health & Wellness 2pm Pronoun. Skills 3pm Eng. Conversation 4pm KKC, ASA 4:30pm 4-H Club 6:30pm BC, DP	18 9:30am TT, Listening 11am English Grammar 1pm Everyday English 2pm PP, Book Club 4pm KKC, ASA 6:30pm TC <i>6pm Stevens</i>	19 9:30am Current Events 10am FSH 11am Customs 12:30pm Cooking Demo 2pm Media & Sit. Eng. 4pm KKC, ASA 6:30pm BC	20 6pm Survival English 7:30pm Inter. English 5:30pm Brunley 7pm West
21	22 9:30am Reading Skills 10:30am Writing Skills 11:30am Arabic Lang. 2pm Basic English 4pm KKC, ASA 6:30pm BC	23 9:30am TT, Inter. English 11am Basic Spanish 1pm Prof. Development 2pm Advanced English 9:30am TT 4pm KKC, ASA 6:30pm TC	24 9:30am Sustainability 11am Craft Class 1pm Health & Wellness 2pm Pronoun. Skills 3pm Eng. Conversation 4pm KKC, ASA 4:30pm 4-H Club 6:30pm BC, DP 6:30pm Coffee House	25 9:30am TT, Listening 11am English Grammar 1pm Everyday English 2pm PP, Book Club 4pm KKC, ASA 7pm Halloween Costume Workshop	26 9:30am Current Events 10am FSH 11am Customs 12:30pm Cooking Demo 2pm Media & Sit. Eng. 4pm KKC, ASA 6:30pm BC	27 6pm Survival English 7:30pm Inter. English 5pm Prosser Morrison, Time TBA
28	29 9:30am Reading Skills 10:30am Writing Skills 11:30am Arabic Lang. 2pm Basic English 4pm KKC, ASA	30 9:30am TT, Inter. English 11am Basic Spanish 1pm Prof. Development 2pm Advanced English 9:30am TT 4pm KKC, ASA 5pm Halloween Festival 6:30pm TC	31 9:30am Sustainability 11am Craft Class 1pm Health & Wellness 2pm Pronoun. Skills 3pm Eng. Conversation 4pm KKC, ASA Halloween Carnival 4:30pm 4-H Club 6:30pm BC, DP			

FSH-Family Story Hour

KKC-Kindergarten Kids Club

TT-Toddler Time

ASA-After School Adventure

SS-Shopping Shuttle

TC-Teen Club

PP-Practical Parenting

BC- Book Club

4-H Club

DP- Drawing and Painting