

## PANHANDLE PATH TO HEALTHY LIVING



***We are all under stress, give each other grace.***

With the recent pandemic lock down, many families are struggling financially. With this in mind, this months newsletter will address the topic **Talking About Money**. Why should we talk about money? Didn't we learn as children that asking how much someone paid for something is impolite? Unfortunately, severe consequences can result when money is not discussed. Many couples cite money problems as a factor in divorce. Consumers find they have been taken advantage of when they do not ask for estimates before buying goods and services.

Many families are forced to deal with additional stress after the death of a loved one when financial matters were not communicated beforehand. When we communicate, what we say may not be as important as how we say it. Here are some types of money messages we may be giving (or getting) that can get in the way of what we really want to say:

- Messages that order, direct, command or threaten can send the message that a person's feelings or needs are not important and may make the individual feel fearful and submissive. Examples: "You need to spend less on food." "If you don't control your charging, I'll cut up the credit cards."
- Moralizing or preaching messages that tell what should be done often result in resistance. Examples: "You really should control the budget better." "You aren't putting enough money in your savings account."
- Messages that judge, criticize or blame make a person feel inadequate, inferior or worthless. Examples: "Can't you ever balance the bank account right?" "You bought that worthless piece of junk?" "OK, Genius."

***See continued on to next page***

Educational Programs of Texas A&M AgriLife Extension Service

# Path to Wellness.....

## Talking About Money Continued

**Ways to Improve Communication** When talking about sensitive subjects. Use "I" Statements The words you choose and your tone of voice can fuel or defuse an argument. Your spouse is more likely to hear you if you use "I" statements instead of "You" statements. "You" statements tend to be viewed as verbal attacks of blame and criticism. "I" statements focus on you and your feelings. The three parts of an "I" statement: 1. "I feel ..." Make a clear statement of how you feel. 2. "When ..." Name the specific behavior that caused you to feel that way. 3. "Because ..." Say why the behavior or event is upsetting. Instead of saying this: "You never communicate with me about the big purchases you make." Try this: "I feel frustrated when I do not know about big purchases because I don't want my debit card to be declined."

"Money Meetings for your household are a great way to set family financial goals and plans while clearing any miscommunications. These are scheduled, purposeful meetings between you and your family. Meetings can involve working through goal setting, drafting a spending plan and preparing an annual family financial statement. You will reach financial goals quicker if you are all working toward the same goals and not competing. Using money meetings for your family money communications can provide opportunities for compromise. Some key points to remember for a successful money meeting are: • Set a time limit • Have a focus • Schedule regular meetings Remember to use "I" statements, avoid blame and treat everyone with respect throughout the meeting.

**Talking as a Wise Consumer** Don't be afraid to ask how much something is going to cost and get estimates in writing. Many consumers are faced with an unpleasant surprise when they receive a bill for goods or services when costs were not discussed in advance.

**Talking With Professionals** Financial professionals can be a wonderful resource for personal financial information. Here are some questions you will want to ask when you meet with a financial professional: • How are your fees determined and how will I be billed? • What is your educational background and what credentials do you have? • What is your area of expertise? • What types of clients do you usually manage and in what income bracket are they? One final question that is helpful to ask is, "What would you like to know about me?" In response, a professional should ask about your risk tolerance, investment goals, current knowledge about investing and current investments.

**Talk About Money Activity** One common problem in marriages is disagreement over money. Unfortunately, "How much should we spend?" is less common than "You spent that much?" By understanding your own money beliefs and your partner's money beliefs, you can better understand each other and the source of your money disagreements, and, we hope, find a more positive way of dealing with them. Money doesn't have to ruin relationships; instead, it can strengthen the bonds and teach you to work as a team. The worksheet on the back can be useful in understanding people with whom you make money decisions. Fill out the worksheets on your own, and then share and discuss answers with your family members.

**When Not to Talk** Personal financial information never should be shared with anyone you don't know and trust. Identity information, such as your Social Security number, credit card account number or ATM pin, never should be shared with others unless you initiate the transaction and are certain of the security precautions. You may have received privacy notices from banks and other financial institutions about sharing your personal financial information. Federal privacy laws also give you the right to opt out of some of the sharing of your personal financial information. As a good consumer, take these steps when you receive a privacy notice: • Read all privacy notices. • Get answers to your questions from your financial company. • If applicable, decide whether you want to opt out. • If you decide to opt out, follow instructions in the privacy notice. • If necessary, shop around for a financial institution that has a privacy policy with which you are comfortable.

**Conclusion** Money needs to be talked about with clear communication and with people who are important to us: spouses, children, aging parents and financial professionals. Specific guidelines are available for establishing positive and healthy communication with each group.

Source: Communicating About Money and Money Issues • [www.ndsu.edu/extension](http://www.ndsu.edu/extension)





## Path to Youth Development.....

Extension colleagues,

Due to ongoing concerns with COVID-19 across Texas and the uncertainties this situation has created with regards to programming, Texas 4-H Roundup will be cancelled this year.

With thousands of Texas youth coming to the Texas A&M campus each June, this decision follows the university's announcement that all face to face camps and programs for campus are cancelled through June 30.

The Texas 4-H faculty, along with AgriLife Extension administrators, have studied alternatives, but decided that postponing the event was not a feasible option given the current information available to us.

Though it's disappointing to not have this annual event in person, we have tried to be extra cautious when making decisions about the unknown and people's health. Since then, we have watched the virus continue to spread and infect a multitude of Texans and other Americans. With the continuous attack and spread of COVID-19, various government entities, agencies, and programs have been forced to make really hard decisions that impact all of us.

Trust me when I say that I am as disappointed as you are. The opportunities and memories that 4-H provided me as a teen are remembered with a smile. This recent memory tainted with COVID-19 – not so much. This past month has been tough on everyone, but at some point, we will turn the corner and be able to enjoy a new normal.

There are silver linings when we look for them. We have many more virtual offerings available to 4-Hers since the Coronavirus scare began. Agents, leaders, and members have gotten creative and are using social media as a resource to teach, learn and stay connected. It will be interesting to see what components remain when we come out on the other side of this pandemic. Until then, follow precautions and stay safe.

Texas 4-H Roundup has been held on the Texas A&M campus since 1946. Texas 4-H has more than 46,000 members. There are silver linings when we look for them. We have many more virtual offerings available to 4-Hers since the Coronavirus scare began. Agents, leaders, and members have gotten creative and are using social media as a resource to teach, learn and stay connected. It will be interesting to see what components remain when we come out on the other side of this pandemic. Until then, follow precautions and stay safe.

Montza Williams, Ed.D.

4-H Program Director, Texas A&M AgriLife Extension Service

If you are interested in 4-H, now is the time to get involved!! We have a lot of upcoming projects and activities! Look for the 4-H Newsletter or call the office at 935-2594 for more information!!

### County 4-H Dates



**April 6<sup>th</sup>** – D1 Media Team Applications Due  
**\*\*I think now, more than ever, we can see the need for this! Please encourage your youth to apply!** <https://d14-h.tamu.edu/files/2020/03/Media-Team-Application.pdf>

**April 6<sup>th</sup>** – Vet Science Camp Applications Due [https://agrilife.az1.qualtrics.com/jfe/form/SV\\_eqDXqjaMPceGfMV](https://agrilife.az1.qualtrics.com/jfe/form/SV_eqDXqjaMPceGfMV)

**April 15<sup>th</sup>** – State 4-H Photography Due (Seniors Only)

**April 15<sup>th</sup>** – Horse Validation Deadline (Costs go up after this date)

**April 20<sup>th</sup>** – Steer Tag & Heifer UIN Orders Due (Costs go up after this date)



## Path to Moore County

### JOIN US MONDAYS

starting April 13th at  
1:30 PM for live  
series featuring  
mind-body health  
practices to support  
a healthy lifestyle.

*Mindful*  
WELLNESS

TEXAS A&M  
AGRILIFE  
EXTENSION



PRAIRIE VIEW  
A&M UNIVERSITY  
COLLEGE OF AGRICULTURE  
AND HUMAN SCIENCES

Cooperative Extension Program

Released April 9: *Pre-recorded  
Introduction to Mindfulness*  
April 13: Mindful Foundations  
April 20: Mindful Breathing  
April 27: Mindful Eating  
May 4: Mindful Living  
Sessions will be recorded.

FREE  
ONLINE  
SERIES

*register*

**BY APRIL 8, 2020**

SERIES INFORMATION WILL BE  
SENT TO PARTICIPANT AFTER  
REGISTRATION

<https://amarillo.tamu.edu/facultystaff/mandi-seaton/mindful-mondays-registration/>

# Path to COVID Safety

## Use Healthy Practices to Protect Yourself

According to the CDC, COVID-19 symptoms include fever, shortness of breath or a cough. Symptoms may appear 2-14 days after exposure. Call your doctor for medical advice if you think you have been exposed to COVID-19 and develop symptoms.

### How Does COVID-19 Spread?

- The best way to prevent illness from COVID-19 is to avoid being exposed to the virus, as there is no vaccine to prevent COVID-19.
- According to the CDC, the virus is thought to be spread mainly from person-to-person. This means it may spread between people who are in close contact with one another (within about 6 feet), or through respiratory droplets when an infected person coughs or sneezes.
- The CDC also reports that it may be possible for someone to get COVID-19 by touching a surface or object with the virus on it, and then touching their own mouth, nose, or possibly their eyes, but this is not thought to be the main way the virus spreads.

The best way to stay healthy is to follow these steps from the CDC: **Wash your hands often with soap and water for at least 20 seconds, especially after being in a public place, or after blowing your nose, coughing or sneezing. If soap and water are not readily available, use a hand sanitizer with at least 60% alcohol.**

- Avoid touching your eyes, nose and mouth with unwashed hands.
- Avoid close contact with people who are sick.
- Stay home if you are sick, except to get medical care.
- Cover your nose and mouth with a tissue when coughing or sneezing and throw the tissue away after use. If a tissue isn't available, cough or sneeze into your elbow or sleeve, not your hands.
- Clean and disinfect frequently touched surfaces daily. This includes tables, doorknobs, light switches, handles, desks, computers, phones, keyboards, sinks, toilets, faucets and countertops. If surfaces are dirty, clean them. Use detergent, or soap and water, prior to disinfecting.
- Wear a facemask if you are sick. You should wear a facemask when you are around other people (e.g., sharing a room or vehicle) and before you enter a healthcare provider's office.

According to the CDC, early information shows that some people are at higher risk of getting very sick from COVID-19. This includes older adults and people of any age who:

- **Have serious underlying medical conditions**, such as heart, lung or liver disease; diabetes; moderate to severe asthma; severe obesity; and renal failure.
- **Have a weakened immune system**, including those undergoing cancer treatment.
- **People who are pregnant** should also be monitored since they are known to be at risk with severe viral illness; however, to date data on COVID-19 has not shown an increased risk.

If you are at higher risk for serious illness from COVID-19, it is extra important for you to take actions to avoid getting sick.

- Stay home, avoid close contact with others and follow the other steps above.
- Call your doctor to learn about any additional steps you may be able to take to protect yourself.

Call a medical professional as soon as COVID-19 symptoms start, if you are at higher risk.

Source: CDC and <https://www.redcross.org/>



## TEXAS A&M AGRI LIFE EXTENSION

Panhandle Path to Healthy Living is a Family and Community Health information resource for area families in the Texas Panhandle Counties. The newsletter is published monthly. Readers are encouraged to read the newsletter and then pass it on. Any information may be reproduced for education purposes in any form and credit cited appropriately.

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## Path to Plate.....

### Leftover Shepherds Pie

**Ingredients:**  
**Mashed Potatoes (or about 4 cups of leftover mashed potatoes)**

2 pounds potatoes peeled, chopped, & boiled  
2 tablespoons butter  
2 tablespoons 2% milk  
¼ teaspoon salt

#### **Beef Mixture**

2 pounds lean ground beef  
1 ½ cups frozen peas  
1 cup carrots chopped  
½ cup onion chopped  
1 tablespoons dried or fresh rosemary  
1 tablespoon thyme  
¼ cup Worcestershire sauce  
2 tablespoons minced garlic

### Instructions

Heat the oven to 350 degrees.

Mash the potatoes with the butter, milk, and salt. You can also use leftover mashed potatoes.

Brown the ground beef in a large skillet over medium to medium high heat.

When the beef is mostly browned, add in peas, carrots, onion, rosemary, thyme, Worcestershire sauce, and garlic. Stir and combine until beef is completely browned.

In a 9 by 13 inch pan, make a layer of the beef mixture and then make a layer of the potatoes.

Bake in the oven for 35 to 40 minutes and broil on high for 5 minutes to brown the potatoes on top.



Serves 12

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