



## May is “Older Americans Month” in Texas

When we think of the word “age,” the most common thought is the number of years lived. However, as Americans continue to live longer, we also must think about how well they are living – how successfully they are aging. Since May is “Older Americans Month” and “Older Texans Month” in the State of Texas, Texas AgriLife Extension would like to provide some tips on successful aging so that the quality of your life will increase with its quantity.

The first step to successful aging is to remain as physically healthy as possible for as long as possible. Mary Herridge, a Gerontologist and Hill County Extension Agent, points out that poor health is not a consequence of aging and being healthy is not just the absence of disease. “A chronic illness may be considered unhealthy but, if managed properly, the person suffering from that illness may be able to lead a normal, healthy life.” A healthy lifestyle may have a positive impact on a person at any age. Proper diet, exercise and preventive healthcare are three primary means to maintaining your physical health. According to Herridge, people interested in diet, exercise and prevention may contact the Extension Agent in their county for information on programs and services that are available.

Successful aging is also tied very heavily to a person’s mental health. Just as with physical health, decline in mental health is not a consequence of growing older. “Many clinicians and family members attribute an altered mental state to someone’s age rather than recognizing symptoms of a disease and seeking treatment for it,” says Andy Crocker, Gerontology Health Specialist with Texas AgriLife Extension Service. Something as simple as the wrong prescription in a pair of glasses may cause disorientation and then may be confused with dementia. Crocker recommends keeping the mind active through stimulating activity such as reading or word games or even talking with friends and neighbors about a current news event. As an

added tip, Dr. Judy Warren, Professor and Gerontology Specialist with Texas AgriLife Extension, suggests plenty of sleep in addition to any physical and mental activities. “Plenty of sleep nurtures the body and the mind,” says Warren.

Emotional and spiritual well-being are key to any discussion regarding healthy aging. Social interaction is an important part of emotional health. Dr. Warren reminds us “to age well, we need to give and receive love.” Whether it’s through volunteerism or a group of friends who meet on a regular basis, staying involved in society gives a sense of purpose: a reason to get out of bed in the morning and to stay both mentally and physically healthy. “I don’t think we realize that mental, physical, and emotional health are all intertwined,” says Herridge. “It’s like a stool with three legs – if you take one leg away, the stool won’t stand-up.” An excellent way to stay mentally healthy as well as strengthen emotional health is to participate in educational opportunities your community. “Most colleges and universities, and some school districts, offer a variety of classes that may be of interest to people of any age. The best part is that most classes are very affordable and offer flexible schedules,” says Crocker.

Americans are still searching for the fabled “Fountain of Youth” and until someone finds it, we must try to do what we can to age well. Physical, mental, and emotional health are all interrelated and must be considered when discussing successful aging. Texas AgriLife Extension Service has many resources available to help you in your pursuit of a long, healthy life. For more information regarding successful aging, visit the National Institute on Aging “Age Page” at <http://www.nia.nih.gov/data/publist.asp>.

*You're getting old when you get the same sensation from a rocking chair that you once got from a roller coaster!*



## **APRIL is FINANCIAL LITERACY MONTH!!**

This is an important notice of a special initiative for Financial Literacy Month!

100– Webinars in April - Monday through Saturday, offered as early as 8 a.m. to as late as 10:30 p.m. Many new topics!

### **CCCS of Greater Dallas Celebrates Financial Literacy Month**

**with**

### **100 Free Educational Webinars for Consumers in April**

Three lucky participants will \$100 gift card

Consumer Credit Counseling Service of Greater Dallas is offering 100 free webinars throughout April in honor of Financial Literacy Month. *Consumers who attend at least three webinars will have the chance to win one of three \$100 gift cards.*

The webinars will focus on a number of personal finance topics including information on recession proofing your finances, surviving financial crisis, credit scores, basic money management, budgeting and savings goals, foreclosure prevention, identify theft, couples and money, and financial planning for milestones such as getting married, buying a home or having a baby. **New topics include: Seniors, Money and Scams; Lil' Kids and money; College Credit 101; Grocery Shopping and Coupon Savvy; How to Buy a Car; and How to Spend Your Tax Refund.**

**A full schedule is available at  
[www.cccs.net/webinars](http://www.cccs.net/webinars)**

The free webinars are made possible through support from the Texas Credit Union Foundation and Friends of Consumer Freedom. Please promote this to your co-workers', clients, friends, and family!



## **SEWING CLASSES OFFERED!!**

Would you like to learn how to sew? We will start a sewing class for the beginner and a refresher for those with experience.

**JUNE 6 - 10, 2011**

**10:30 to 12:30 p.m.**

**\$10 fee**

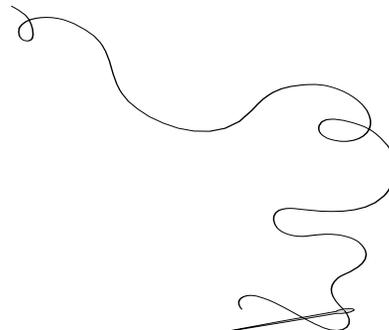
**Texas AgriLife Extension Service Office**

**1225 Pearl Street, Suite 200**

**Beaumont, Texas**

Please RSVP by **May 27, 2011**

to (409) 835-8461



## Easter Trivia Quiz Answers

1. Eggs, a universal symbol of Easter, represent:

- Peace
- Faith
- Love
- Rebirth

2. When is Easter each year?

- The third Sunday in April
- The first Sunday immediately following the first full moon after the first day of spring
- 28 days after Mardi Gras
- The third Sunday after the vernal equinox

3. How much on average do you think Americans spend each Easter on candy, gifts, food, and decorations?

- \$65
- \$160.48
- \$116.59
- \$102

4. According to the Society of American Florists, what are the most popular fresh flowers purchased during Easter?

- Lilies
- Daffodils
- Daisies
- Mixed flowers

5. When did the Easter Bunny first arrive in America?

- 1700s
- 1600s
- 1920
- 1890



6. About how many dozen eggs do Americans buy during the week leading up to Easter?

- 98 million
- 61 million
- 83 million
- 49 million

7. In addition to eggs, what Easter symbol also represents rebirth?

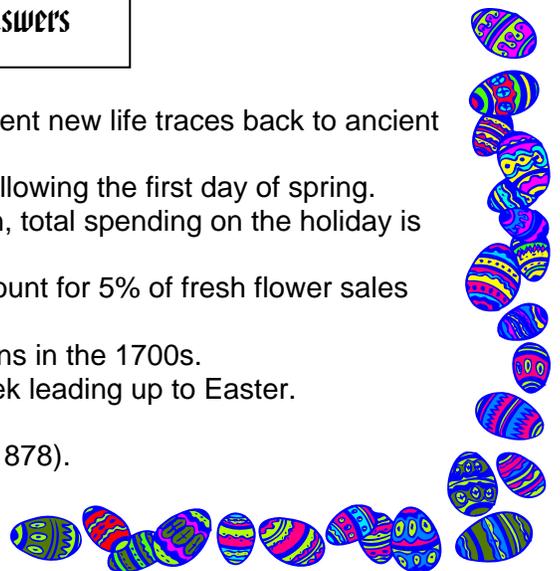
- Chocolate
- Chickens
- Rabbits
- Ham

8. When does the White House Easter Egg Roll take place?

- Good Friday
- Palm Sunday
- The Monday after Easter
- Easter Sunday

### Easter Trivia Quiz Answers

1. Rebirth: In fact, the tradition of giving eggs to represent new life traces back to ancient cultures.
2. Easter falls on the first Sunday after the full moon following the first day of spring.
3. \$116.59. According to the National retail Federation, total spending on the holiday is about \$12.73 billion
4. Mixed flowers are the most popular. (Lilies only account for 5% of fresh flower sales during Easter).
5. The Easter Bunny came to America with the Germans in the 1700s.
6. Americans buy about 61 million eggs during the week leading up to Easter.
7. Rabbits are a symbol of new life.
8. The Monday after Easter (American tradition since 1878).



Better Living for Texans is a program for adults and kids who want to learn how to eat well and save money. You can make friends and have fun while you learn about eating healthy foods and saving money! To be a part of the Better Living for Texans program, email, call or drop by your local county Extension Office.



**You can learn how to:**

- choose foods that are inexpensive and good to eat
- make your food dollars last longer
- make sure you and your family get enough to eat
- use food labels to choose good foods at the grocery store
- fix meals that will keep your family healthy
- make your favorite food with less fat and sugar
- help your children learn how to eat healthy snacks they will like
- take information home to share with your family and friends (for example, you can learn about unit pricing to help stretch your food dollars, or how to read labels to make healthier meal choices, or even how to keep pests out of your pantry!)



Do Well, Be Well with Diabetes is **FREE** educational program for people with Type 2 diabetes. The primary goal is to help participants learn how to manage their blood glucose in the ranges recommended by the American Diabetes Association.

Our next series of classes are as follows:

**BEAUMONT**  
April 12th - May 17th  
6:00 - 8:00 p.m.

**PORT ARTHUR**  
April 14th - May 19th  
5:30 p.m. - 7:30 p.m.

for more information contact (409) 835-8461

## Dinner Tonight Video Releases

Have you planned dinner tonight? If you are looking for something quick and easy, watch our demonstration of the following three recipes (and more):

1. California Chicken Pasta Salad - <http://healthyliving.tamu.edu/dinners/california-chicken-pasta-salad>
2. Beef and Black Bean Chili - <http://healthyliving.tamu.edu/dinners/beef-and-black-bean-chili>
3. Baked Beef Chimichangas - <http://healthyliving.tamu.edu/dinners/baked-beef-chimichangas>

Also, don't forget to check out our facebook page at:

<http://www.facebook.com/pages/Dinner-Tonight/166292650049036?v=wall>

We hope you enjoy Dinner Tonight!





# Am I *Spoiling* My Child?

## Good Parenting Behaviors Avoid Spoiling:

Raising children who are self-reliant, cooperative, and considerate rather than spoiled is a challenging but rewarding process. Parents who succeed know how children grow and what to expect of their children at different ages. They are able to respond to their children's genuine needs for care and comfort. They recognize when the limits they set need to change. Good parents know how powerful their positive attention, affection, and support is to their children's willingness to be cooperative. They also recognize how important setting limits and simple rules is for helping young children to understand and do what is expected of them. Knowing all these things is important. But even wise parents find that it's not always easy to know if they are doing the right things every time. Parenting is a balancing act that asks you to decide many things at once. How much attention and how much discipline does my child need right now? Whose needs should I meet first? How will what I do now affect what happens later? Sometimes you will lose your balance. You will make mistakes. The important thing is not to be perfect, but to learn a little more and do a little better the next day. Be patient with your child and with yourself. In time, your steady guidance will help your young child grow into a responsible and considerate youngster.

**When Too Much Attention Causes Spoiled Behaviors:** Sometimes children act spoiled when parents do too much. Don't continue to do things for your children that they can physically do for themselves. For example, most preschool-age children can dress themselves, brush their hair, and put their own toys away. To do these things regularly for children teaches them to feel they deserve such service all the time. Few children learn to show appreciation for these efforts. Instead, they often become impossible to satisfy, thinking there is no limit to what they can demand. Parents who feel exhausted and unappreciated may find that they have made their children dependent on them. In that case, you need to encourage children to do as much as their age and abilities allow them.

Wise parents will do this in a step-by-step manner, starting out with suggestions that the child and parent complete the task together. As children understand what is expected of them, parents can remove their help little by little. It will take some time, but you can teach children to gradually become more self-reliant.

## Not Setting Limits Can Cause Spoiled Behaviors:

Some parents who may be very good at allowing their children to be independent may not be good at setting clear and firm limits for behavior. Children easily discover rules that can be broken if their protest is long and loud enough. Parents allow this to happen for different reasons.

- Some parents just want to avoid the hassle of a conflict with their children. It's easier for them to let the rules slide than to deal with the fuss.
- For other parents, it is hard to refuse their children anything, because they don't want them to be unhappy. These parents think "unhappy children" equals "bad parents."
- Still others are afraid their angry children will not love them. The fact is that children want to know that their parents are in charge; they need structure and limits.

Parents who set rules and then do not enforce them very often have children who think that rules don't apply to them. Not only are these children hard to live with, but they may be disliked by other children and put at a disadvantage when they enter school. Caring parents firmly and fairly require their children to follow rules that have been made clear ahead of time. Doing this encourages responsibility in children and teaches them not to hurt or behave disrespectfully to others. For young children, learning the rules takes patient guidance from parents. Remember, it's harder for a child to follow the rules when he is sick, tired, hungry, or finds himself in an unfamiliar or exciting new environment. Parents' expectations in these situations need to be more flexible. It may take longer to put a child to bed if he is sleeping at grandma's house. A child may fight more with others if he is feeling ill or cranky. It is still appropriate to expect the child to go to bed or that he not hit others when angry, but in these situations understanding parents will recognize that they need to take a more active role than usual to help children do what is expected.

Ellen Abell, *Extension Specialist*, Associate Professor, Human Development and Family Studies, Auburn University



## Homeowners Insurance (February 2011)

Homeowners insurance pays to repair or replace your home or personal property if it is damaged or destroyed. Your policy states the amounts the company will pay and what types of losses it will insure against (such as fires, storms and thefts). It is important to know your policy limits and what's in your policy. Make sure you read your policy carefully and understand your coverage's.

It's also important to know your rights. Texas has a Consumer Bill of Rights for homeowners and renters insurance. Your company must send you the Bill of Rights with your policy or renewal. Don't wait until you have a claim to review your policy and know your rights.

### Texas Homeowners Policies

You can buy a policy that covers only your house, but most homeowners buy a policy that combines five coverage's:

- **Dwelling** pays if your house is damaged or destroyed. It also pays for unattached structures and buildings, such as fences, detached garages, and storage sheds.
- **Personal property** pays if the items in your house (such as furniture, clothing, and appliances) are damaged, destroyed, or stolen.
- **Liability** provides \$25,000 in coverage if you are sued and found legally responsible for someone else's injury or property damage. You may purchase up to \$1 million in coverage.
- **Medical payments** pays the medical bills of people hurt on your property. It also pays for some injuries that happen away from your home, such as your dog biting someone. A basic homeowners policy pays \$500 in medical bills but you can buy up to \$5,000 in medical payments coverage.
- **Loss of use** pays your additional living expenses (temporary housing, food, and other essential expenses) if you must temporarily move while repairs are made to your house. Most policies pay 10 to 20 percent of the amount of your dwelling coverage

### Types of Policies

Insurance companies in Texas may sell several types of policies with different levels of coverage. Three of the policy forms sold in Texas – the HO-A, HO-B, and HO-C – are standardized. This means that every company selling one of these policies must use the same policy language and provide the same coverage's. Be aware that companies may charge different rates for the same type of policy.

Companies may offer policy forms different than the three types if they're approved by the state's commissioner of insurance. These policies are not standardized and usually provide varying coverage's. Read your policy carefully to know exactly what coverage's you have. Some companies may sell multiple types of policies. If a company offers you a policy with less coverage than you'd like, ask if other policies are available. You may also be able to buy additional coverage by adding endorsements to your policy.

(continued next page)

Following is a brief description of the types of policies sold in Texas:

- **HO-A policies** provide limited actual cash value coverage of your home and its contents. Only the types of damage listed in the policy are covered.
- **HO-A amended policies** provide more coverage than the HO-A policy but less than an HO-B. For instance, HO-A amended policies may include replacement cost coverage and coverage of damage from sudden and accidental water discharges. Neither of these coverage's is included in the HO-A policy. Coverage's provided by HO-A amended policies vary by company.
- **HO-B policies** provide replacement cost coverage for most types of damage, except those specifically listed in the policy as being excluded. Generally, HO-B policies provide the most coverage for the price, but some companies do not offer the HO-B policy.
- **HO-C policies** provide the most extensive coverage, but they are more expensive.

**Approved alternative policies** offer varying levels of coverage and are different from one company to another. Companies can only sell alternative policies that are approved by the commissioner of Insurance. If you have an approved alternative policy or an HO-A amended policy, read your policy carefully to know whether it offers replacement cost coverage or actual cash value coverage.

**Note about replacement cost and actual cash value:**

- **Replacement cost** is what you would pay to rebuild or repair your home, based on current construction costs. Replacement cost is different from market value and does not include the value of your land. Ask your company if you are not sure how much it would cost to rebuild your house.
- **Actual cash value** is the replacement cost of your property minus depreciation. If your home is destroyed and you only have actual cash value coverage, you may not be able to completely rebuild.

To compare policies approved for sale in Texas, visit the Office **of Public Insurance Counsel** (OPIC) website: [www.opic.state.tx.us](http://www.opic.state.tx.us). The following chart lists losses that policies generally do and don't cover:

**What Homeowners Policies Do and Don't Cover**

Most Policies Cover Losses Caused by	Most Policies Do Not Cover Losses Caused by
Fire and lightning	Flooding
Smoke	Earthquakes
Explosion	Termites
Theft	Insects, rats or mice
Vandalism and malicious mischief	Freezing pipes while your house is unoccupied (unless you turned off the water or heated the building)
Riot and civil commotion	Wind or hail damage to trees and shrubs
Aircraft and vehicles	Losses if your house is vacant for 60 days or more
Windstorm, hurricane, and hail (unless you live on the Gulf Coast)	Wear and tear or maintenance
Sudden and accidental water damage	Water damage resulting from continuous and repeated seepage

**NOTE:** There is much more information you should know about insuring your property and personal possessions. For more information contact: [ConsumerProtection@tdi.state.tx.us](mailto:ConsumerProtection@tdi.state.tx.us), or call the Extension office and request a written copy. Retrieved from <http://www.tdi.state.tx.us/pubs/consumer/cb025.html#> April 7, 2011.



## Multi-County Child Care Collaborative

*A group of professionals that represent agencies and institutions compassionate about quality child care.*

# Building Blocks to a Brighter Future

## May 21, 2011



Ford Park  
5115 IH-10 South  
Beaumont, TX 77705  
8:15 a.m. – 4:15 p.m.  
*Registration begins at 7:30 a.m.*

**7 Clock Hours**  
*Lunch Provided!*

**\$15.00 per person**  
*If you need CEUs, add \$25.00*

### Registration Deadline – May 11th

*\*Note: No Participant will be allowed to leave during the training for any reason. This training is for adults only; there will not be child care available during training.*

**Child Care Provider Training Topics Include:**

- Child Development
- Crisis Management
- Interactive Play
- Child Care Licensing
- Transportation
- Administrative Session



*Lakeshore Learning Materials is featuring a Product Style Show*

# Registration Form



Child Care Provider Training  
May 21, 2011

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Email Address \_\_\_\_\_

Center/Organization Name \_\_\_\_\_

**Return ONE Registration Entry per person to the address below:**

*Texas AgriLife Extension Service  
Jefferson County  
Attn: Barbara Evans  
1225 Pearl Street, Suite 200  
Beaumont, TX 77701*

**Registration Deadline  
May 11<sup>th</sup>**

### Questions?

**936-336-4558, ext. 221  
Or 409-835-8461**

*(Checks and money orders can be made out to FCS Committee of JC; receipts will be provided at the time of training; no money will be accepted the day of event)*

Extension programs serve people of all ages regardless of socioeconomic level, race, color, sex, religion, disability, or national origin. The Texas A&M University System, U.S. Department of Agriculture, and the County Commissioners Courts of Texas Cooperating.

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## Twogether in Texas Marriage Education Workshop

May 18 & 19, 2011

5:30 to 9:30 p.m.

### **“FREE CREDIT REPAIR SATURDAY”**

June 25, 2011

Lamar University - Montagne Center

Pre-Registration is recommended for individual meeting time with a credit counselor. General sessions regarding credit, money management and consumer law are open to everyone. Call the Extension office for registration information at (409) 835-8461!



Barbara A. Evans, CEA/FCS  
1225 Pearl Street, Suite 200  
Beaumont, Texas 77701  
409-835-8461 or  
toll free (409) 727-2191 ext. 8461



For more info  
check our website!  
<http://Jefferson-tx.tamu.edu>

Persons with disabilities who plan to attend this meeting and who may need auxiliary aids or services are requested to contact Cary Erickson, Jefferson County Human Resources Director at (409) 839-2391, five working days prior to the meeting so appropriate arrangements can be made. Programs conducted by the Texas AgriLife Extension Service serves people of all ages regardless of socioeconomic level, race, color, sex, religion, disability or national origin. The Texas A & M University System, U.S. Department of Agriculture and the County Commissioners' Court of Texas Cooperating.