

Family & Consumer Sciences

Newsletter
August 2013



From the Agent,

One of the most important decisions we will need to make in the next few months is that of health care. **The Affordable Care Act** (Obamacare) is take effect January, 2014. In October the Health Insurance Exchange which are websites where millions of people will shop for, compare and buy health insurance beginning on October 1, 2013. Also called health insurance marketplaces, these sites will be operated by the federal or state government or a combination of the two. Insurance plans will be offered at various coverage and price levels. In Texas, the exchanges will be operated by the federal government. If you don't have access to a computer, there will be telephone numbers to call.

Here are a few basics you need to know:

Individual Mandate

- If you are uninsured through your job, Medicaid, or Medicare, you must purchase insurance for yourself, or pay a tax.
- If it costs more than 8% of your household income, you are exempt – pay no penalty.

Health Insurance Exchanges (marketplaces)

- Online marketplace where plans will have to compete side-by-side, using clear language.
- Subsidies are available to people with low and moderate incomes (by % of federal poverty level) and no access to health insurance.
 - ◊ If you earn \$92,000 or less (for a family of 4), you'll receive sliding scale discounts to the cost of your insurance policy.
- You can choose which plan fits your situation. (90%, 80%, 70%, 60%) Bronze, Silver, Gold, Platinum. These percentages are how much the insurance company will pay.
- Community Navigators will do impartial public education on subsidies, plan selection, access hard-to-reach populations.

"If a window of opportunity appears, don't pull down the shade.

Tom Peters

FROM THE AGENT....continued

Preventive Care with No Co-Pays: annual well check-ups, routine care, vaccines, birth control, mammograms, colonoscopy, screenings, etc.

Under ACA, beginning in 2014, ALL health insurance policies will cover 10 Essential Health Benefits.

1. ambulatory patient services;
2. emergency services;
3. hospitalization;
4. maternity and newborn care;
5. mental health and substance use disorder services, including behavioral health treatment;
6. prescription drugs;
7. rehabilitative and habilitative services and devices;
8. laboratory services;
9. preventive and wellness services and chronic disease management
10. pediatric services, including oral and vision care.



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- If it costs more than 8% of your household income, you are exempt – pay no penalty.

(Source: J. Cavanagh, Ph.D., CPFPE Associate Professor and Extension Family Economics Specialist)

For additional information, the Extension service has many resources available for individuals and small businesses. You can call the Jefferson County office with general questions, or go to www.extension.org/ask to Ask an Expert specific questions about your situation.



YOUR FUTURE IS CALLING

Prepare for your GED® Test with GED® Connection on HoustonPBS

**M-F at 1am & 3:30am on Channel 8
6am & 6:30am on 8.2**

houstonpbs.org/gedconnection

Starting in 2014, there will be a new GED® test. The current version of the GED® test is expiring at the end of 2013 and your scores will expire too if you don't finish and pass the test by then. Finish the test now so won't have to re-take the parts you've already passed.



UNIVERSITY of HOUSTON



TEXAS GRADUATE INITIATIVE

GED® is a registered trademark of the American Council on Education.

It is that season, again, in southeast Texas when we keep a watchful eye on all weather reports for news of any storms that are heading our way. We must remain watchful between June and November each year. Texas EDEN has many resources available to all that will help us prepare for and/or recover in the event of a disaster. Please check out the information available on the website above and freely share with your friends and loved ones. Here is a partial list:

Hurricanes

Hurricanes and tropical storms are cyclones that begin in the tropics. Hurricanes bring a variety of life-threatening hazards. ***Preparation is the best protection*** against the dangers of a hurricane. Much of the damage and loss of life associated with hurricanes can be prevented or reduced by planning, preparation and evacuation.

New! The eBooks below can be downloaded to mobile devices, tablets and eReaders before a disaster happens.

Preparedness Resources:

1. [New eBook: Texans, Get Ready! Be Prepared to Survive and Recover from a Disaster](#)
2. [Protecting Your Home From Hurricane Wind Damage: Boarding Up Windows, Doors, Roof](#)
3. [Preparing Your Evacuation "Grab and Go" Box \(eBook\)](#)
4. [Emergency Food and Water Supplies \(eBook\)](#)
5. [Evacuation Guidelines for People with Disabilities and Special Needs](#)
6. [Additional Disaster Supplies and Tips for People with Diabetes](#)

Disaster Recovery Resources

1. [Disaster Recovery Guides](#)
2. [Animals](#)
3. [Disaster Health Issues](#)
4. [Disasters & Recovery Stress](#)
5. [Disaster Recovery Supply Kits](#)
6. [Financial Recovery & Risk Management](#)
7. [Food & Water Safety](#)
8. [Restoring Your Home & Belongings](#)
9. [Safety During Disaster Recovery](#)
10. [Septic Systems and Water Wells](#)
11. [Tree Removal & Recovery](#)
12. [Other General Information](#)

By Texas AgriLife Extension Service:

- [Disaster Recovery Guide - Disaster Recovery eBookAfter a Disaster](#) (eBook & PDF) Simple information to help individuals and families recover from a disaster. Available in English & Spanish.
- [Recovery After Disaster: The Family Financial Toolkit](#)
- [Financial Security: Money Management in Times of Disaster](#) eXtension
- [Managing Storm Debris From Declared Disasters](#) Texas Commission on Environmental Quality

Are My Kids Overindulged?

Overindulgence is something that can happen in any family, poor or wealthy, large or small, struggling or happy. It's unintentional, and it's caused by people who love their children and want the best for them.

Perhaps most surprisingly, it can cause lifelong problems:

- *Difficulty learning to delay gratification*
- *Desire to always be the center of attention*
- *Difficulty learning everyday, self-care and interpersonal skills*
- *Difficulty taking personal responsibility*
- *Difficulty perceiving what is enough*

What is overindulgence?

In the research they did for *How Much Is Enough? Everything You Need to Know to Steer Clear of Overindulgence and Raise Likeable, Responsible and Respectful Children—from Toddlers to Teens*, Jean Illsley Clarke, Connie Dawson and David Bredehoff determined that there are three types of overindulgence:

Giving too much: "Too much" means too much of anything that costs money—toys, clothing, entertainment, vacations, junk food, alcohol, tobacco, illegal drugs—and a disproportionately high share of the family resources, be those money, time or energy. "With a constant barrage of too many and too much, children...fail to learn the vital skill of ascertaining what is enough," write the authors.

Over-nurturing: When children are over-nurtured, they are smothered with too much care, too much attention. It means doing things for them that they could do for themselves or should be learning to do.



If you truly love your children, you allow them the opportunity to reach out, to learn new skills, to feel the thrill of achievement, or to experience consequences. "Love does not continue to do things for a child that are no longer appropriate for his or her age."

Too little structure: "Soft structure" means too much freedom, and choices and experiences that are inappropriate for their age, interests or talents. If you don't insist that your children learn life skills



and do chores, and if you allow them to make decisions that are appropriately made by adults, you also are providing too little structure.

Are you over-indulging?

The overindulgence research that resulted in *How Much Is Enough?* revealed that adults who were overindulged as children and grew up with too much resentment having been raised that way. Seventy-one percent of them said they have difficulty knowing what is enough. So one question parents need to ask themselves is: when to give and when to say no? What's helpful is "The Test of Four," of which you'll find many examples in *How Much Is Enough*.

Learning to avoid overindulgence

If your answers to the sample questions and examples from your own family life suggest that your children are being over-indulged, here are some suggested strategies:

Learning chores: Children as young as 3 can learn simple household and self-care jobs. You'll have to teach them the skills involved, and you may have to help them, or remind them, for a long time.

Learning rules: Children feel more secure and they learn about boundaries when they know what the family rules are and that the rules are consistently enforced. If your children cannot yet

read, you can make a poster that shows rules with pictures cut from magazines.

Monitoring. The older kids get, the more they want independence. It's important to know where everyone is at any time, however. Clarke points out, if everyone—adults as well as children and teenagers—reports where they're going and when they'll be home, kids won't feel as if this is punitive.

Negotiate to avoid overindulgence

Nonnegotiable rules teach the obedience necessary for safety and for living with others, but they do not teach children how to think and make responsible decisions. That is the role of negotiable rules. It is important to recognize, however, that negotiating only makes sense if it's about how a need is to be met. We do not negotiate if wants are inappropriate.

Needs and wants. All of us, adults as well as children, need food, shelter, clothing, stimulation, recognition and structure. "Wants" are how we prefer to have our needs met; mac and cheese for meals, for example, and designer jeans for clothing. To determine if a "want" is appropriate, use The Test of Five.

Why teach negotiating? Because it provides contact with adults and models on how to, strengthen the parent-child connection, and teaches family values. It also:

- Helps kids develop thinking and problem solving skills
- Encourages a sense of personal responsibility, including standards of quality
- Teaches courtesy for others
- Helps kids learn to delay gratification

What should adults negotiate with children? Depending on the child's age and maturity, parents might negotiate allowances, activities, chores, social manners and family convenience. For example, a larger allowance might be negotiated when a child is paying a larger share of school fees, or a teenager might trade two occasional chores for a daily task. Here are examples of how you can start teaching these skills with controlled choices:

- **With very young children:** "We're going in the car. Do you want to take your lady bear or your clown?"
- **With preschoolers:** "I'll help you pick up the toys. Which of us should pick up the blocks and who does the car?"
- **With primary-age children:** "Which dress do you want to wear to Grandma's birthday party?"

Adapted from *How Much Is Enough?* by Jean Ulsay Clark, Connie Dawson and David Brodehoff (Da Capo Press), and from the *How Much Is Enough Leader's Guide* by Jean Ulsay Clark, a Parenting Press publication. Qwik Sheet © ParentingPress 2009

Negotiating only occurs when people are in charge, and if the overwhelming decision isn't begging, whining or whuffling, the parents should immediately stop it. However, kids who beg to you about rules are staying connected with you, and they are learning to distinguish between negotiating and begging.

Summary

Overindulgence isn't the same as spoiling. Overindulgence is too much, too easy, too fast, too much help, too many things, too much of the family resources, too many experiences too early. Overindulgence is when you don't recognize how much is enough, and you don't let your children experience enough. Overindulgence is serious, because kids need to be able to determine what is enough, need to be able to delay and work for gratification, need to be able to do for themselves. It's also a serious problem in our culture because some people don't recognize how early ways you can overindulge, and because some believe that "nothing is too much" for children.

If you would like more information about overindulgence, you'll find practical, authoritative help in *How Much Is Enough?*,

which describes:

- How to recognize overindulgence and change your parenting style
- How to break the cycle if you were overindulged as a child
- How to establish firm rules and structure for your children
- How to build responsibility in children
- What to do when friends and family overindulge your kids

Other Resources

Clark, Jean Ulsay, Connie Dawson and David Brodehoff, *How Much Is Enough?* (Da Capo)

"How Much Is Enough," overindulgence.net

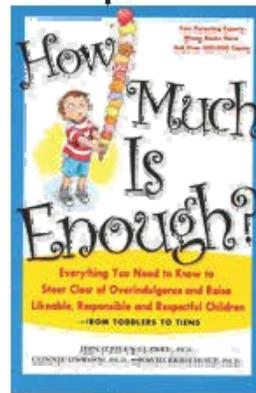
Neville, Helen F., *Is This a Problem? Child Development & Parent Strategies, Birth to 6 Years* (Parenting Press)

Hack, Heidi, *Using Your Values to Raise Your Child to Be an Adult You Admire* (Parenting Press)

Neville, Helen F., and Diane Clark Johnson, *Improvement Tools: Working with Your Child's Inborn Traits* (Parenting Press)

Shick, Lynell, *Understanding Impairment: Strategies for Creating Family Harmony* (Parenting Press)

Cray, Elizabeth, *Without Spoiling or Spoiling, 2nd ed.* (Parenting Press)





Is My Child's Appetite Normal?

Overfeeding can be a different problem. Your child is watching you.

Overfeeding and withholding food may end up in weight gain. Surprised? It is obvious that eating too much can make people fat. But underfeeding can have the same result. Your child might overeat later when there is another chance to eat.

The same thing can happen to grownups. For example, skipping breakfast can lead to overeating at lunch. It is okay for you to leave food on the plate, too, or to start with a smaller portion. You can try it!

More overweight kids are developing type 2 diabetes at an early age. You do not want that to happen. Deal with it now. Help your child learn to eat normally to keep a healthy weight as he or she grows.

If you overeat, your child may, too – if not now, then later. Your child learns how to eat by watching you.

Keep your own portions sensible. Start with a small portion; only eat more if you are hungry. Eat when you are hungry, not just bored or stressed. Slow down to eat the right amounts.

When you take care of yourself, you take care of your child, too!

You Can Help Your Child Eat the Right Amount

- Offer small portions. Let the child ask for more.
- Allow enough time. This may give your child a chance to feel full.
- Take food away when your child stops eating.
- Avoid extremes of withholding food when your child is hungry. Offer a small snack.



Provided by _____

NIBBLES FOR HEALTH 17 Nutrition Newsletters for Parents of Young Children, USDA, Food and Nutrition Service



Jefferson County Extension is now offering pressure gauge testing for home canning units. Dial gauges for pressure canners should be tested every year. The use of a dial or weighted gauge to maintain the correct pressure and temperature is needed to safely can low acid foods. Dial gauges indicate the pressure in the canner, and it is up to the person using the canner to regulate the pressure by controlling the temperature of the burner the canner is setting on. Weighted gauges indicate and regulate the pressure.

To have the dial gauge tested on your canner, bring your pressure canner lid with the attached gauge

Please call Barbara Evans to *schedule an appointment*: 409-835-8461

Preserving the Harvest



As our gardens begin to provide an abundance of produce, or perhaps you can buy wisely at the farmer's market or grocery store sale, you may consider preserving it for the winter months. The type of methods you choose to preserve your harvest will not only affect the eating quality of the food preserved but, most importantly the safety of the product preserved. A workshop reviewing the common methods of food preservation, including freezing, dehydrating, hot water bath and pressure canning, will be held on Saturday, October 5, 2013.

In this hands-on workshop, participants will preserve a jam, salsa, and a vegetable, and leave with one jar of each. Participants may choose to attend all day and make all three products, or attend the morning session for jam and salsa in the water bath canner. The afternoon session will preserve a vegetable in a pressure canner and dehydrate a fruit.

Registration is required. A non-refundable fee of \$50 for the full day, and \$35 for half-day is due at time of registration. Family members may attend for an additional \$10. Due date is September 27th.

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 A&M 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.

Name _____ Telephone Number _____

Address _____

Email _____ Full day AM only PM only

\$_____ Single registration ; \$10 x_____ for each additional family member (only one set of materials provided).

Name(s) of additional family member(s): _____

Total enclosed = \$ _____



Make checks payable to: FCS Committee of Jefferson County and mail to 1225 Pearl Street, Suite 200
Beaumont, Texas 77701 Attn: Barbara Evans

Free Admission

Beaumont Senior Expo

Come and learn about:

- * Nutrition and Healthy Eating Habits
- * Exercise for the Body and Mind
- * Fighting Medicare fraud
- * Medicare Open Enrollment
- * Information & Services for Persons with Dementia
- * City of Beaumont's Programs for Seniors

Featured Speakers include:

- Alzheimer's Association
- Area Agency on Aging of Southeast Texas
- Texas A & M AgriLife Extension - Jefferson County
- Texas SMP (Senior Medicare Patrol)
- Activity Directors and Social Workers Association
- City of Beaumont Best Years Center

Tuesday, August, 20, 2013

9 to 9:30 am Refreshments

9:30 to 11:00 am Program

Gloria Ramirez Neighborhood Resource Center

2850 Gulf Street, Beaumont



The story of the Extension Education Club Program in Texas began many years ago. Although the program has undergone several name changes since the first club was organized, **the main purpose for its existence has remained the same, continuing relevant education for women.**

In 1912 the first Texas home demonstration agent first worked with farm girls and later with their mothers, teaching them how to grow, prepare, and can tomatoes. By 1914 and 1915, Tomato Clubs were organized in most counties in the United States so rural women could meet and learn skills to improve the family and community in which they lived. The club members in turn agreed to pass on to others what they learned in club work. From this early beginning, clubs have relied heavily on lesson outlines and demonstrations. These resources enable club members to teach others.

The mission of the Texas Extension Education Association, Inc. is to work with the Texas A&M AgriLife Extension Service to strengthen and enrich families through educational programs, leadership development, and community service. TEEA serves as a cooperative and coordinating organization for the statewide activities of members of TEEA clubs, as a medium for the expression of the desires and interests of women, and as a means of cooperating with other organizations of similar interests. Membership is open to all regardless of socioeconomic level, age, race, color, sex, religion, disability, or national origin.



TEEA Emblem - Explanation of Symbols

- *The outer circle represents the world we live in.
- *Inside the circle proudly displays the name of the organization.
- *Centered is the outline of our unique and beautiful State of Texas.
- *In the center, an open book, denoting education. One cannot learn from a closed book.
- *The house in the Panhandle represents the home and family life.
- *In the west, an open heart. We open our hearts to all.
- *In the east, an oak leaf representing strength. We gain strength through our partnership with the Tex-

Please join the Jefferson County Council for a reception to learn more about TEEA on October 9, 2013 in the Extension auditorium at 1:00 p.m. RSVP to: Karen Mills, Jefferson County Chair at karenliberstat43@gmail.com or 409-989-9211 for additional information



Simple ways everyone can act to protect groundwater

Everyone can and should do something to protect groundwater. Why? We all have a stake in maintaining its quality and quantity.

- For starters, 99 percent of all available freshwater comes from aquifers underground. Being a good steward of groundwater just makes sense.
- Not only that, most surface water bodies are connected to groundwater so how you impact groundwater matters.
- Furthermore, many public water systems draw all or part of their supply from groundwater, so protecting the resource protects the public water supply and impacts treatment costs.
- If you own a well to provide water for your family, farm, or business, groundwater protection is doubly important. As a well owner, you are the manager of your own water system. Protecting groundwater will help reduce risks to your water supply.

Groundwater protection: There are two fundamental categories of groundwater protection:

1) Keeping it safe from contamination; 2) Using it wisely by not wasting it.

Public water systems are required to treat drinking water to federal quality standards. However, it is up to private well owners to make sure their water is safe.

Contamination caused by human activities: Human activities can pollute groundwater, and this is where every person can help protect groundwater — both in terms of groundwater quality and quantity. Some common human causes of groundwater contamination are:

- Improper storage or disposal of hazardous substances
- Improper use of fertilizers, animal manures, herbicides, insecticides, and pesticides
- Chemical spills
- Improperly built and/or maintained septic systems
- Improperly abandoned wells (these include water wells, groundwater monitoring wells, and wells used in cleaning contaminated groundwater)
- Poorly sited or constructed water wells.

An emerging concern in recent years is the occurrence of pharmaceuticals and personal care products in water. Much research remains to be done to assess the health risks of trace amounts of these items. Nevertheless, disposal strategies for these substances are increasingly being advocated.

Water conservation

Americans are the largest water users, per capita, in the world. In terms of groundwater, Americans use 79.6 billion gallons per day — the equivalent of 2,923 12-oz. cans for every man, woman, and child in the nation.

Agricultural irrigation is far and away the largest user of groundwater in America at 53.5 billion gallons a day followed by public use via public water systems or private household wells at a combined total of 18.3 billion gallons per day. More efficient use of water in either of these areas could save a huge amount.

At the household level, the greatest amount of water used inside the home occurs in the bathroom. The remainder of indoor water use is divided between clothes washing and kitchen use, including dish washing, according to the U.S. EPA.

ACT — acknowledge, consider, take action

1. Acknowledge the causes of preventable groundwater contamination

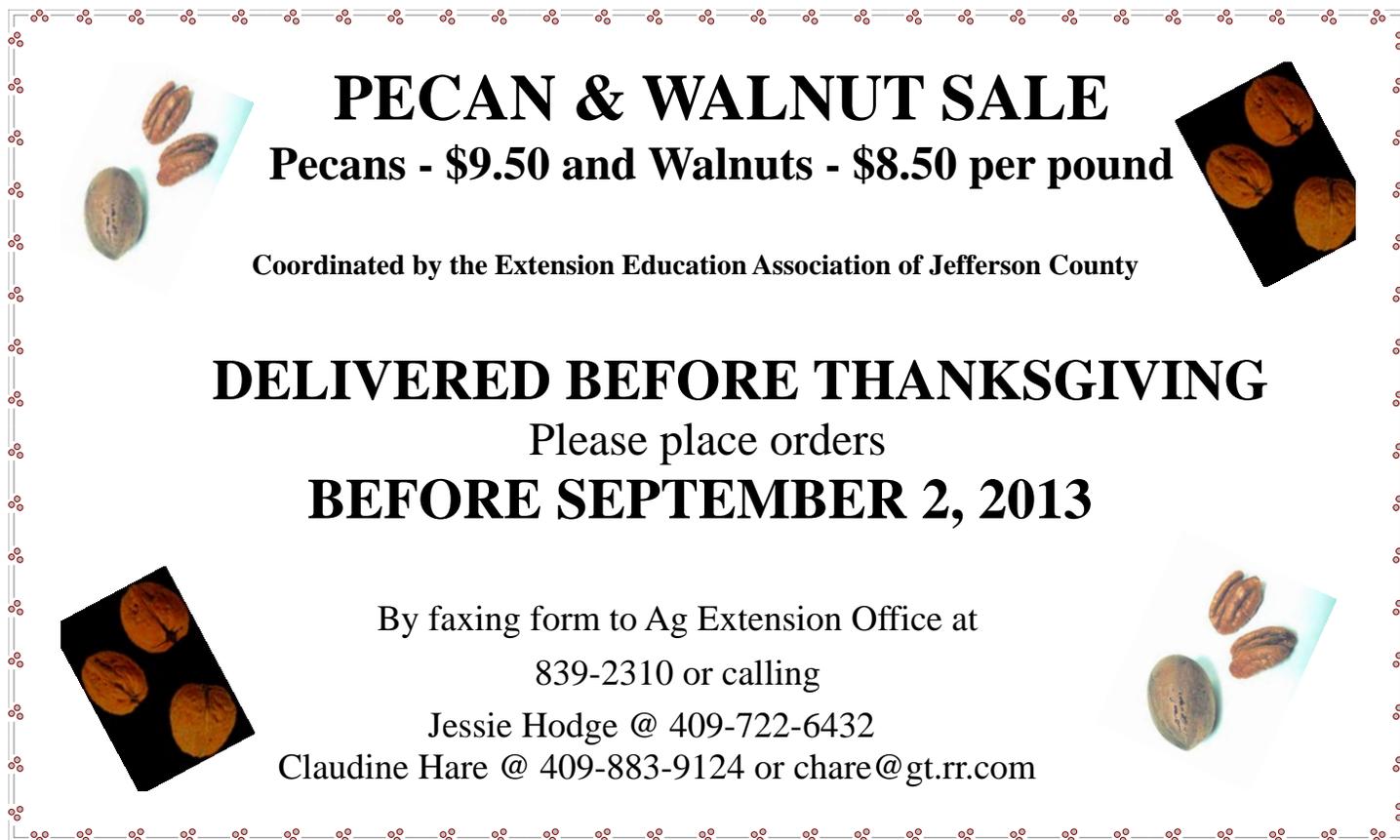
2. Consider which apply to you

- **Everyone**
 - What specific hazardous substances are in and around your home?
 - Where do you and your family use the most water?
 - **If you own a water well**
 - Is your wellhead a safe distance from possible contamination?
 - Is your well/septic system due for an inspection?
 - Are there any abandoned wells on your property?

3. Take action to prevent groundwater contamination

- **Everyone**
 - When it comes to hazardous household substances:
 - Store them properly in a secure place
 - Use them according to the manufacturer's recommendations
 - Dispose of them safely.
 - When it comes to water conservation:
 - Modify your water use (more water saving tips)
 - Install a water-saving device.
- **If you own a water well**
 - Move possible contamination sources a safe distance from the wellhead
 - Get current on your septic system inspection and cleaning
 - Get your annual water well system inspection
 - Properly decommission any abandoned wells using a professional.

Source: <http://www.ngwa.org/Events-Education/groundwater-day/Pages/default.aspx>



PECAN & WALNUT SALE
Pecans - \$9.50 and Walnuts - \$8.50 per pound

Coordinated by the Extension Education Association of Jefferson County

DELIVERED BEFORE THANKSGIVING
Please place orders
BEFORE SEPTEMBER 2, 2013

By faxing form to Ag Extension Office at
839-2310 or calling
Jessie Hodge @ 409-722-6432
Claudine Hare @ 409-883-9124 or chare@gt.rr.com

The advertisement is framed by a decorative border of small red and white floral motifs. It features four images of nuts: two pecans and two walnuts in the top-left and bottom-right corners, and two walnuts in the top-right and bottom-left corners.


Commissioner
Everette "Bo" Alfred
 Jefferson County Precinct # 4

PRESENTS:

Tom Joyner's
 Take a
LOVED ONE
 To The **DOCTOR**
 S E A S O N

FREE

Blood Pressure Check ■ Diabetes Screening ■ Cholesterol Screening
 Hearing Screenings ■ Eye Screenings & Reading Glasses ■ Dental Cleanings ■ Flu Shots

SATURDAY, SEPTEMBER 14, 2013

9 a.m. TO 1 P.M.

JONES-CLARK ELEMENTARY
 (FORMERLY FRENCH ELEMENTARY)
 3525 CLEVELAND STREET
 BEAUMONT, TX 77703

SATURDAY, SEPTEMBER 21, 2013

9 a.m. TO 1 P.M.

CATHEDRAL OF FAITH BAPTIST CHURCH
 3755 FANNETT ROAD
 BEAUMONT TX 77705



for more information:
(409) 835.8443 or (409) 434.5400


Commissioner
Everette "Bo" Alfred
 Jefferson County Precinct # 4

PRESENTS:

Tom Joyner's
 Take a
LOVED ONE
 To The **DOCTOR**
 S E A S O N

GRATIS

Presion Arterial ■ Exámenes de Diabetes ■ Exámenes de Colesterol
 Exámenes de Oído ■ Exámenes de Ojos y Anteojos de Leer ■ vacunas contra la gripe
 Limpiezas Dentales

SABADO, SEPTIEMBRE 14, 2013

9 a.m. a la 1 P.M.

JONES-CLARK ELEMENTARY
 (ERA FRENCH ELEMENTARY)
 3525 CLEVELAND STREET
 BEAUMONT, TX 77703

SABADO, SEPTIEMBRE 21, 2013

9 a.m. a la 1 P.M.

CATHEDRAL OF FAITH BAPTIST CHURCH
 3755 FANNETT ROAD
 BEAUMONT TX 77705



para mas informacion:
(409) 835.8443 or (409) 434.5400

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