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- Aging
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- Eldercare
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5 Reasons Why Financial Planning is Important



How are you ever going to get where you want to go, if you don't have a plan? So here are 5 of the most pertinent reasons for you to establish a good financial plan:

- **Achieve your goals!**
 Developing a financial plan is one of the most important steps you can take towards achieving your goals. It will tell you how much you need to save, invest or borrow and how long it will take to save enough to obtain what you want.
- **Protect yourself in bad times**
 It is important to have an emergency fund, an integral part of any financial plan. And if you planned right when things were good and have a balanced portfolio, it should help you get through the tough times and come out just fine.
- **Feel confident and secure about where you are financially**

Where is your money invested? Is it scattered in 10 insurance policies you may not need or tied up in accounts you had forgotten about? Just gathering all your financial information and consolidating it into one plan will make you feel enormously better about your finances.

- **Be prepared**
 Knowing where you stand helps you be prepared at the drop of a hat for emergencies and opportunities, as well as life events like having children, education costs, health care costs etc. Is someone in your family suddenly selling a choice piece of land you would like to acquire?
- **Give your financial life focus, direction, and organization**
 Becoming rich is all about starting early, better planning and being disciplined. It is for all these reasons that you need to have a financial plan. The earlier you start, the easier it is.

January— Thyroid Awareness Month

More than 30 million Americans suffer from a thyroid disorder, and many more go undiagnosed every year. Now is a good time to become aware of your thyroid and its relationship to your health — and how best to take care of it.



Thyroid nodules and enlarged thyroid glands are common problems, and they can harbor cancers within them.

The thyroid gland is a small, butterfly-shaped gland located in the base of the neck just below the Adam's apple. Although relatively small, the thyroid gland influences the function of many of the body's most important organs, including the heart, brain, liver, kidneys, and skin. Ensuring that the thyroid gland is healthy and functioning properly is important to the body's overall well-being.

Thyroid Awareness *Continued...*



Since thyroid cancers are highly curable, it is extremely important for the patient to undergo proper treatment and close follow-up. The initial treatment for most thyroid cancers is removal of the thyroid gland, and sometimes removal of lymph nodes which may contain metastatic cancer.

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For more information visit: thyroidawareness.com



Hot-Line Topic of the Month: Goal Setting

SMART Goals

A useful way of making goals more powerful is to use the SMART mnemonic. While there are plenty of variants (some of which we've included in parenthesis), SMART usually stands for:

- **S** – Specific (or Significant).
- **M** – Measurable (or Meaningful).
- **A** – Attainable (or Action-Oriented).
- **R** – Relevant (or Rewarding).
- **T** – Time-bound (or Trackable).

For example, instead of having "to sail around the world" as a goal, it's more powerful to use the SMART goal "To have completed my trip around the world by December 31, 2016." Obviously, this will only be attainable if a lot of preparation has been completed beforehand!



Further Tips for Setting Your Goals

The following broad guidelines will help you to set effective, achievable goals:

- **State each goal as a positive statement** – Express your goals positively – "Execute this technique well" is a much better goal than "Don't make this stupid mistake."
- **Be precise:** Set precise goals, putting in dates, times and amounts so that you can measure achievement. If you do this, you'll know exactly when you have achieved the goal, and can take complete satisfaction from having achieved it.
- **Set priorities** – When you have several goals, give each a priority. This helps you to avoid feeling overwhelmed by having too many goals, and helps to direct your attention to the most important ones.
- **Write goals down** – This crystallizes them and gives them more force.
- **Keep operational goals small** – Keep the low-level goals that you're working towards small and achievable.



Healthy Brunch Recipe: Brunch Parfaits

Ingredients

- Strawberries
- Sliced almonds
- Sugar free Apricot preserves
- Low fat vanilla yogurt



Directions

- Place apricot preserves in a medium microwave-safe bowl, and microwave at high for 10 to 15 seconds or until preserves melt. Add strawberries, and toss gently to coat.
- Spoon 1/4 cup yogurt into each of 4 parfait glasses; top each serving with 1/3 cup strawberry mixture. Repeat the layers with the remaining yogurt and strawberry mixture. Top each serving with 2 tablespoons of almonds. Serve immediately.



Strawberry and apricot parfait



Winter Garden — Winter Flowers



January is the time to look through seed catalogs and online to order seeds for the spring garden. Seeds will be slow to sprout in the cold of winter, so you may want to start them indoors. Cool season crops include all the lettuces and greens, as well as root crops.

Here are some steps you can take to prepare to have beautiful flowers during and after winter.

JANUARY

- Mid-January: order seeds and seed starting supplies if you are going to start your warm-season vegetables indoors under lights. You can start most vegetables

indoors to transplant to the garden except for root crops, which generally do not like to be transplanted. Wait until February to plant these.

FEBRUARY

- Believe it or not, February is the beginning of spring here in Central Texas. If the winter is especially cold, you will may have to replant seeds you plant this month if they are damaged by freezing weather. Just keep trying until you are successful. Don't plant any warm-season vegetables yet as they cannot withstand freezes.
- Cool season vegetables are defined here as those of which

you eat the roots or leaves, while warm season vegetables are those of which you eat the fruits, such as tomatoes. Yes, that is a fruit. Clean up beds for spring planting and dig in some compost to help renew the vitality of the soil.

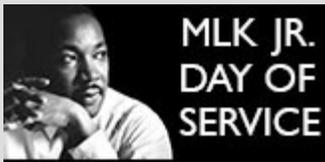
MARCH

- March is one of those months that can be really spring like one day and winter the next. We can still get frosts in March, so be careful what you transplant into the garden. It is less risky to repot transplants into larger pots and move them outside on good days and move them inside when the weather turns fowl again.





**Friday
January 1, 2016**



**Monday
January 19, 2016**

Newsletter Created by:
Gabrielle Washington, M.S.
County Extension Agent—FCS,
Limestone County

Texas A&M AgriLife Extension
Service
200 West State St. G—14
Groesbeck, TX 76642

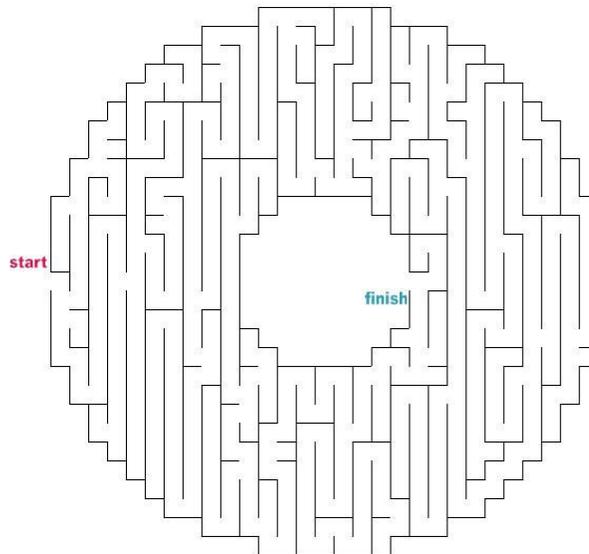
Phone: 254-729-5314
Fax: 254-729-2540
E-mail:
gabrielle.washington@ag.tamu.edu

Visit
limestone.agrilife.org/

**TEXAS A&M
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THE MAZE RUNNER!

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Upcoming Topics

- *Protein 101*
- *Glaucoma*
- *AMD/ Low Vision Awareness*



Fruit of the Month — Lime



Lime Facts

- India is the largest manufacturer of limes in the world.
- Lime is a perennial plant with a lifespan of over 10 years
- Lime is a rich source of dietary fiber and vitamin C. It contains 4 times less vitamin C than a lemon
- Lime trees are small and usually grow to about 16 feet
- Lime has a tangy sour taste, more acidic compared to lemons.

