

# PANHANDLE PATH TO HEALTHY LIVING



## Spring Break Is Here!

With spring break upon us many families may be looking for inexpensive ways to have a great spring break at home; a “Staycation”. Here are some great ideas to make spring break a special time for family and get some rest too.

- Game Night! Bring out the board games and puzzles and don't forget some healthy snacks to nibble on while you sit and play games with family members.
- Get Artsy! Gather up paints and craft supplies and plan a family arts and crafts night. This is a great time to learn something new.
- Movie Night! Plan a line up of movies to watch at home or plan a night out at a new big screen movie theater.
- Have a Park Experience! Plan a picnic or walk in the park, maybe let the kids play while you read a book or magazine and relax. If there is a botanical garden in your area take it in and enjoy nature and fresh air.
- Dinner Theme Night! Plan a few dinners with a theme and go all out with several special dinners, like a fondue dinner, Italian dinner, or a variety of grilled meats.
- Backyard Camp Out! If the weather permits let the kids have a camp out in the back yard. Pitch a tent and build a camp fire with hot dogs and s'mores.
- At Home Spa Day! Enter into full relaxation mode with an at-home spa experience. Light some scented candles, cut up some cucumbers, and get out that clay mask. There's no better time to rejuvenate than a staycation and you'll be able to give in to relaxation without any pending plans.

*Amy Wagner*

# Path to Wellness.....

## MARCH IS NATIONAL CREDIT EDUCATION MONTH

**Financial Wellness** is very important in today's world. National Credit Education Month in March provides opportunities to brush up on your finance skills. Check your credit score and find out why it's important to keep a clear credit report. Even more important, find out how to improve it.

Financial institutions use credit reporting agencies to verify you are worth the risk of loaning money or opening a credit card. The three major reporting bureaus are Experian, TransUnion, and Equifax. Scores range from the very poor range (300-579) to Exceptional or Excellent (800-850) depending on the reporting agency.

### **What Affects Credit Scores?**

**Amount of debt you carry** – Paying off the amount you charge to your credit cards each month helps to improve this amount. Showing that you are reducing debt each month gradually increases your score over time.

**Age of credit history** – The older your credit history (and the longer it is in good standing) shows a trend toward reliable financial standing.

**Reports to collections agencies** – Any inaccurate reporting to a credit agency needs to be reported immediately. The sooner you resolve an inaccuracy, the quicker your credit report can be corrected. Obtain a letter from the collection agency once you have been able to confirm the error and submit it to all the credit reporting agencies.

**Late payments** – Any time you make a late payment, especially on a credit card or loan, this will be reflected on your credit report. Pay early, pay on time. If you use your online banking system to make payments, remember to review your banks turn-around-time for payments. Take their delays into account and schedule accordingly to avoid any late payments.

**The number of hard inquiries for credit** – If you are considering a loan for a car or house, each inquiry will be registered on your credit report. When your credit is in good standing, it doesn't have a big impact.

**The number of accounts** – Opening and closing accounts can have an impact on your credit score. Depending on the number of accounts, the impact on your score could be huge.

### **Ways to watch and take care of your credit**

Throughout the month, take steps to learn more about handling credit. See what you can do to improve your credit score and gauge how you are doing. Find out your credit score by using a free credit monitoring program. Calculate the cost of that much-desired item would really be if you charged it and took 12 months to pay it off. Correct any errors or tackle any surprises on your credit report right away.

<https://nationaldaycalendar.com/national-credit-education-month-march/>

## March

### Important Dates:

**March 4, 2019** - Step Up and Scale Down - Extension Office

**March 7, 2019** - Southern Country EEA Program - Extension Office

**March 11, 2019** - Step Up and Scale Down - Online

**March 16, 2019** - Cooking with Friends - Extension Office

**March 18, 2019** - Step Up and Scale Down - Extension Office

**March 20, 2019** - Studio 4 - National Nutrition Month

**March 25, 2019** - TEEA Association Meeting - Extension Office and Step Up and Scale Down - Online

**Watch KAMR Studio 4**  
**From 4:00 to 5:00 PM**  
**Studio 4 highlights events happening in our Panhandle region. You might even see someone you know!**

**IF YOU ARE INTERESTED IN ANY OF THESE PROGRAMS OR WOULD LIKE MORE INFORMATION, PLEASE CALL Amy Wagner @ 806-468-5543**

## Path to Randall County

Two of our Randall County Youth Health Ambassadors leading a cooking program during the Retired Teachers Association Program on February 14th!!

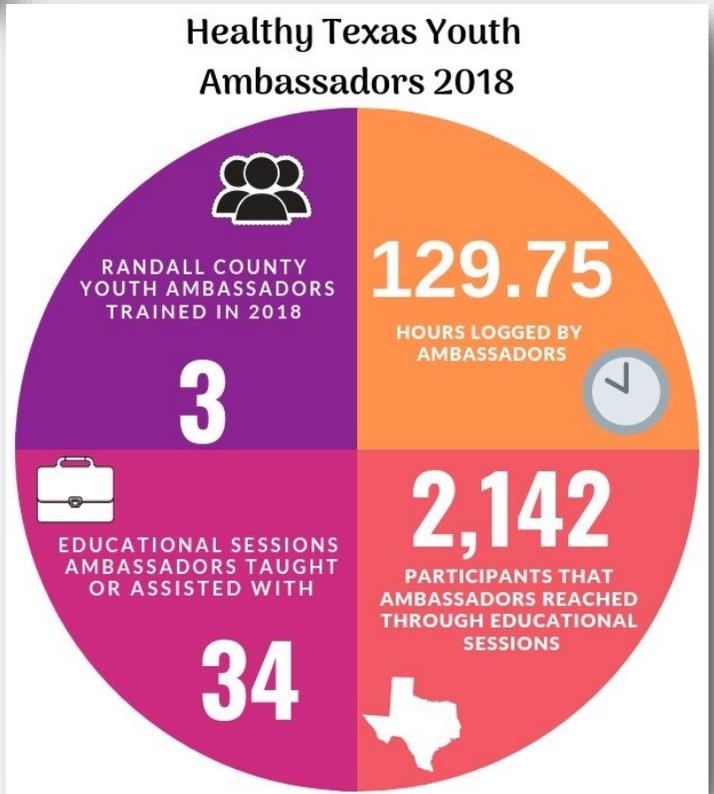
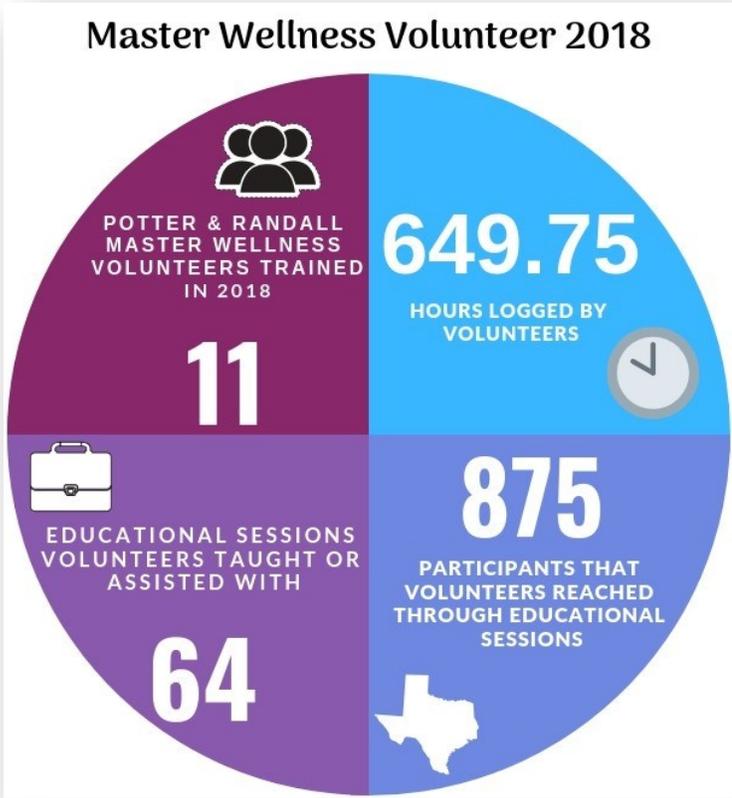


We had a lot of fun training our new Master Wellness Volunteers during January and February!



# Path to Randall County

Did you know in 2018, our Master Wellness Volunteers and Healthy Texas Youth Ambassadors reached just over 3,000 people through educational programs? Thank you to all our volunteers for all your hard work!



## Spring Break Brings Ski Trips and Safety Concerns

### Hone Your Safety Skills

Skiers and snowboarders, no matter how experienced, should never ski alone. Nor should they ski off the designated trails. According to the National Ski Areas Association, while "less dangerous than other high-energy participation sports," about 42 people die and about 45 people are seriously injured each year skiing and snowboarding. Excess speed, loss of control and collisions with stationary objects, like a tree or lift tower, are the most common factors associated with fatalities.

National Safety Council advises

- all skiers and snowboarders take the time to review proper skills and safety techniques.
- Get in shape for the season, and not just the week before a ski trip; a regular exercise routine will help reduce fatigue and injury
- Beginners should invest in proper instruction, including learning how to fall and get back up; experienced skiers should take a refresher course
- Always know the weather conditions before heading to the slopes; time of day can also affect visibility and make obstacles difficult to see
- Give skiers in front of you the right of way; they most likely can't see you
- If you have to stop, stop on the side of a run, not in the middle
- Look both ways and uphill before crossing a trail, merging or starting down a hill
- Use skis with brakes or a snowboard with a leash to prevent runaway equipment
- Never ski on closed runs or out of boundaries because these areas are not monitored and there is no way to know what the snow conditions are; a rogue skier could even cause an avalanche



### Be Safe with Proper Gear

- Helmets reduce head injuries between 30% and 50%. However, even though helmet use has increased over the years, traumatic brain injuries still can occur with helmet use. Severe injury and death is prevented by avoiding risk-taking behaviors.
- Skiers and snowboarders also should select quality equipment. Improperly fitted or misadjusted gear can cause injury, so it's best to ask for expert advice when purchasing and fitting boots, bindings and skis. While trendy ski apparel looks good on the slopes, clothing should be functional. Wear bright colors, dress in layers and make sure outerwear is made of fabric that is not only water repellent, but slide-resistant.

**Following these basic safety tips will go a long way toward ensuring that next powder run isn't your last.**

# 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.....

### Game Night Snack

### **Skinny Bell Pepper Nacho Boats**

1 lb lean ground beef, turkey or chicken

1 tsp. chili powder

1 tsp. cumin

1/2 tsp black pepper

1/4 tsp. salt

3/4 c. salsa (no sugar added)

1 c. grated reduced fat cheddar cheese

3 regular bell peppers or 8 mini peppers



Wash and remove seeds from peppers.. Cut regular peppers into 8 strips or mini peppers in half. Cook meat until browned. Pre-heat oven to 375 degrees. Drain fat from meat. Add spices and salsa to cooked meat. Evenly distribute meat mixture into bell pepper boats. Top with cheese. Bake for 10 minutes or until cheese melts and peppers are hot. Serve with sliced jalapeños, diced avocado, light sour cream and sliced green onion.