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WOMEN IN DENIM

Iowa State University Extension

Fall 2006

A Newsletter For Women In Agriculture

Look for Eight Essential Elements In Youth Clubs

School has started and this is often a time when families are making decisions about which organizations/activities their kids will become involved. Families should look for the eight essential elements whether it is a 4-H club, a Girl or Boy Scout troop, or a Park and Recreation after school program.

1. Look for "A Caring Adult " who is actively involved as an advisor, guide, coach, and mentor. He or she helps set boundaries and expectations for young people and could also be described as a supporter, friend, and advocate. **Note:** It does not say an adult who is organized or who has all the answers! The key adjective is "caring".

2. Look for a "Safe Environment." Youth should not fear physical or emotional harm while participating in an activity; from the environment itself, adults, other participants or spectators.

3. Look for opportunities where youth can develop a sense of "Mastery." Opportunities include building knowledge, skills, wisdom and attitudes, and then demonstrating their use. The level of mastery depends on the ability or interests of the individual youth. It is a process that evolves, sometimes over a period of years, and is not a one-time experience.

4. Look for "Engagement" which is essential in learning and life! An engaged youth is interested in the subject and the people in the group, developing an understanding of both the subject and him/herself. By learning through experience, the engaged learner has a higher degree of self-motivation and an inexhaustible capacity to create!

5. Look for a club or organization where youth have the opportunity for "Self Determination." Youth believe they can have impact over life's events rather than passively submitting to the whims of others. It is learning about yourself, your talents and interests. Young people must develop a sense of influence over their choices as well as the consequences of those choices. Then they can become self-directing, independent adults.

6. Look for a club that is "Futuristic." This club will provide opportunities for youth to see themselves as active participants in the future. This is crucial to the development of young people. This ability is to harness hope and optimism for achieving that future.

7. Look for the opportunity to value and practice "Service for Others." Its premise is that finding yourself often begins with losing yourself in the service of

others. Service is a way for members to gain exposure and contribute to the larger community and the world itself.

8. Look for "An Inclusive Environment" which fosters a sense of belonging in all members. It encourages and supports the members and offers encouragement with positive and specific feedback. Healthy groups celebrate the success of all members taking pride in the collective efforts of all.

Whatever organization you choose for your child, be sure it has the eight essential elements for positive youth development.

Programs that have these eight essential elements can create remarkable experiences for youth and can empower youth to reach their full potential, working and learning in partnership with caring adults. These are youth of the future that will be our catalyst for positive change.

If you are have a 4th grader – Senior in high school and would like to learn more about how they can become a member of a 4-H club, call ISU Extension - Fayette County at 563-425-3331.

Extension programs are available to all without regard to race, color, national origin, religion, sex, age, or disability.

Mark it on your calendar... Overall Women Conference A Conference for Today's Rural Woman Cultivating enthusiasm to meet challenges, reap success, develop ag business sense and make time for you...an "overall" woman.

Coralville Marriott Hotel, Coralville Iowa January 26-27, 2007

We're excited to have Dr. David Kohl, an ag economist from Virginia Tech, as our keynote speaker. Ruth Hambleton from the University of Illinois (creator of Annies' Project) is returning, as is Dr. Roger McEown from Iowa State University, Shari Hebl (our laughter therapist!), Nancy Schmidt (colors personality) and Bob Dunaway.

The conference starts Friday morning as before, but ends with the noon luncheon on Saturday.

Saving and Investing

Successful money management means spending less than you earn. For many families, that is easier said than done. Saving money so it is available for emergencies and short-term goals is the first step. Investing comes next.

Building an emergency fund for unexpected needs is important. A general rule is to have at least two or three months' take-home pay saved for this purpose.

Other goals may be more specific, such as replacing a car or financing a remodeling project. For example, you'll need \$10,000 in five years to replace a car. Each month

you must put \$154.17 in a 4% savings account to reach your goal in five years.

To achieve your goals, save on a regular basis. One guideline is to save 10% of take-home pay each month. The goal may be unrealistic for some people. Perhaps saving 4-5 percent of your income is more feasible. Once savings goals are met, excess funds can be invested for long-term goals.

Tips for Savings

- Pay yourself first. Consider savings as a fixed expense similar to the rent or utility bill. Have funds automatically deducted from your paycheck and put into a savings plan.
- Save windfall income. You

got along without the tax refund or gift, so why not save it? A similar tip is to save monthly loan payments after a loan is repaid.

- Change your lifestyle. Finding money to save may require some major changes. Moving to less costly housing or making do with one car could free up hundreds of dollars each month. Cut back on eating out, entertainment, and daily trips to the vending machine will yield more savings.

For more information contact ISU Extension - Fayette County at 563-425-3331 and ask for publication PM1462, Saving & Investing.

Fall Farm Safety Tips

Farming has always been a physically demanding occupation with a high potential for accidents. In the fall there is fatigue caused by long hours, demanding work, and time pressures. Prolonged exertion can cause body movement to become awkward; mental confusion begins, and emotions become unstable.

Several factors account for farming fatigue. One is work conditions such as noisy machinery, long periods of standing, poor ventilation in cabs, and inadequate lighting. Another is inadequate sleep due to long work hours or insomnia.

Skipping meals or eating unbalanced meals fails to give the nutrition needed to produce energy and makes folks tire easily.

What can you do to relieve that fatigue? Rest breaks of at least 10 minutes during mid-morning and mid-afternoon are helpful. Also eat an energy-producing snack like fruit or a peanut butter sandwich while resting. Limber up before starting heavy or long, sustaining work. Easing the body into strenuous exercise delays or reduces fatigue. Another idea is to change positions while

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spending a long time on machinery. At the end of a row, stand up, take a couple of deep breaths, and stretch for a few seconds before turning. Shoulder shrugs also help relieve upper chest and shoulder tension.

Reduce the risks of farming accidents by understanding how to reduce fatigue.

SPAM - Tips to Fight Back

Spam Filters. Most recent versions of email software, including free email accounts, have filters to block unwanted email.

Anti-spam software. Using a third-party anti spam utility provides additional protection and may be customized. Ask your Internet provider for their recommendation.

Alternative email. Instead of sharing your primary email address, have a second email address for online shopping and registrations. Spam activities generated by these activities will go to the second address and not clutter your primary email account. Two disposable e-mail services are Mailinator and PookMail.com. These services will disappear after a few hours and/or a couple of days.

Keep it private. Avoid placing your email in the public domain; such as websites, newsgroups, and Internet directories. Spammers often employ "spider" and "bot" software that can scour millions of web pages looking for email addresses to harvest for their mailing lists.

Avoid "unsubscribe." Do not open spam email with instructions on how to unsubscribe from their mailing list. Avoid the temptation to do so. If you open the email by mistake, the spammer knows you are reading spam email and that the email account is valid. The "Unsubscribe" feature actually opens you up to even more spam.

Privacy policies. Before giving your e-mail address to a website, read the privacy policy. It will tell you if the organization plans on selling or sharing your email with other groups.

Don't respond. It may be a natural reaction to respond; but if everyone ignores their sales pitch, the spam problems will soon end.

By using these tips, you can outsmart the Spammers!

Women Around Ag Conference

March 2-3 in Clear Lake

Put March 2 -3 on your calendar for the Women Around Agriculture: Cows, Curves and Crops Conference to be held at the Best Western in Clear Lake. The program will offer speakers, workshops, and displays of interest to all women involved in agriculture. Take a break from your busy schedule to meet and network with other women involved in agriculture. More information to come!

What is a Blog???

A blog (a shortened form of "web log") is essentially a frequently updated online journal. It is most commonly a text-only web page with writings by the blog's author posted in reverse chronological order. Many blogs also include pictures as well as links to other related stories around the Web. Some blogs even have links to audio and video clips.

Blogs first emerged in 1999 and have exploded in popularity over the past couple of years. Some

estimates have shown that over 50 million Internet users are regular blog readers with literally tens of thousands of new blogs being created each week. Part of the appeal for blog writers is that they can create and update their blogs with little technical know-how, unlike a sophisticated website. Although many blogs are simply musings about the author's personal life intended for viewing by friends and family, the attraction to many bloggers is in creating a community beyond their current network of friends. With this in

mind, most blogs consist of material on specific topics such as favorite hobbies, politics, favorite tv shows, favorite sports teams, current events, favorite movie stars, etc.

To get started learning more about blogs, check out these popular blog-hosting websites:

www.blogger.com,
www.blogwise.com, and
www.typepad.com.

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WOMEN IN DENIM

New Iowa State University Publications

Horticulture

2007 Garden Calendar (Container Gardening) — \$8.00

Therapeutic Gardening series:
Creating Raised Bed Planters
A Factor in Choosing Healthcare Facilities
Benefits for Healthcare Facilities
Gardening Tips for Older Adults
Resources

Tomato Diseases and Disorders — \$3.25

Home Landscape — Understanding the Basics of Landscape Design — \$6.00

Anthraco-nose of Shade Trees — \$1

Agriculture

Cash Rental Rates Survey for 2006

Protect Your Hands with Gloves (Pesticide Safety) — \$0.50

Wages & Benefits for Farm Employees (results of an Iowa survey) — \$1.50

Families

Money Mechanics series:
Saving & Investing
Owning a Car
Buying a House

Loss & Grief in Later Life — \$3.75