

HUMPHREYS CO. FAMILY & CONSUMER SCIENCES EXTENSION NEWSLETTER

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Fall is on its way soon!

September's newsletter provides information on food safety practices while camping or hiking, preparing for an upcoming retirement, upcoming extension programming, and how to argue productively with a romantic partner.

Recipe of the Month Pumpkin Chili

Ingredients

- 2 teaspoons olive oil
- 1 small yellow onion (chopped)
- 1 green bell pepper (cored, seeded and chopped)
- 2 jalapeño peppers (seeded and finely chopped)
- 2 cloves garlic (finely chopped or 1/2 teaspoon garlic powder)
- 1 pound ground turkey
- 1 can diced tomatoes with juice
- 1 can pumpkin puree
- 1 cup water
- 1 teaspoon cumin, ground
- salt and pepper (to taste, optional)
- 1 can kidney beans (Can choose other beans if desired.)

Directions

1. Heat oil in a large pot over medium high heat.
2. Add onion, bell pepper, jalapenos and garlic and cook, stirring frequently until tender, about 5 minutes.
3. Add turkey and cook until browned.
4. Add tomatoes, pumpkin, water, chili powder, cumin, salt and pepper and bring to a boil.
5. Reduce heat to medium low then add beans.
6. Cover and simmer, stirring occasionally, for 30 minutes more.
7. Ladle chili into bowls and serve.

Servings: 8 | Serving Size: 1 Cup | Total Calories: 193 |

Real. Life. Solutions.

The latest on this month's issue:

Recipe of the Month

Food Safety for Camping and Hiking

Preparing for Retirement

Extension Programming

A Better Way to Fight

Skill Up Tennessee

Dates To Remember

September is Food Safety Month: Food Safety for Camping and Hiking

Camping and hiking are wonderful ways to experience the great outdoors and the beauty of nature. But getting sick from foodborne illness can really put a damper on your trip. Symptoms of foodborne illness can be mild, like an upset stomach. Or they can be serious, requiring an urgent visit to the hospital. The following information can help you avoid foodborne illness.

Pack Perishable Food Safely

- Use a cooler with plenty of ice packs to keep perishable foods below 40° F.
 - Bacteria grow rapidly when food is held between 40° F and 140° F. This is referred to as the danger zone. Foods that need refrigeration or heating should not be held in the danger zone for more than two hours.
- Pack frozen foods and beverages in your cooler, in addition to cold packs. They can help keep the cooler cold enough.
- Make sure that raw meat and poultry are well wrapped and thoroughly sealed.
 - Raw meat and poultry that aren't well packaged can drip liquids that spoil other foods.
- Do not eat leftovers unless they have been kept cold.

Keep Clean

- The same food-safety rules apply to outdoor cooking as home cooking.
 - Properly wash your hands before and after handling food. This is the first line of food-safety defense.
 - Hand sanitizing gel, foam, or wipes can be used for quick sanitation, but these products are not designed to remove dirt and debris. For dirt or debris, use soap and water.
 - Bring biodegradable soap for hand- and dish-washing.

Cook Thoroughly

There are dangers in preparing meats. Many types of meat can carry disease-causing bacteria. It is important to cook meat thoroughly to kill these bacteria. For example, chicken can be contaminated with Salmonella, which can cause foodborne illness. Cook meat until it reaches a safe temperature. The best way to ensure this is to bring a meat thermometer.

- Beef, veal, and lamb steaks and roasts: 145° F
- Fish: 145° F
- Pork (cuts): 145° F
- Ground Meat (beef, veal, pork, sausages, and lamb): 160° F
- Egg dishes: 160° F
- Chicken, turkey, duck (whole, pieces, and ground): 165° F

Make Your Water Safe

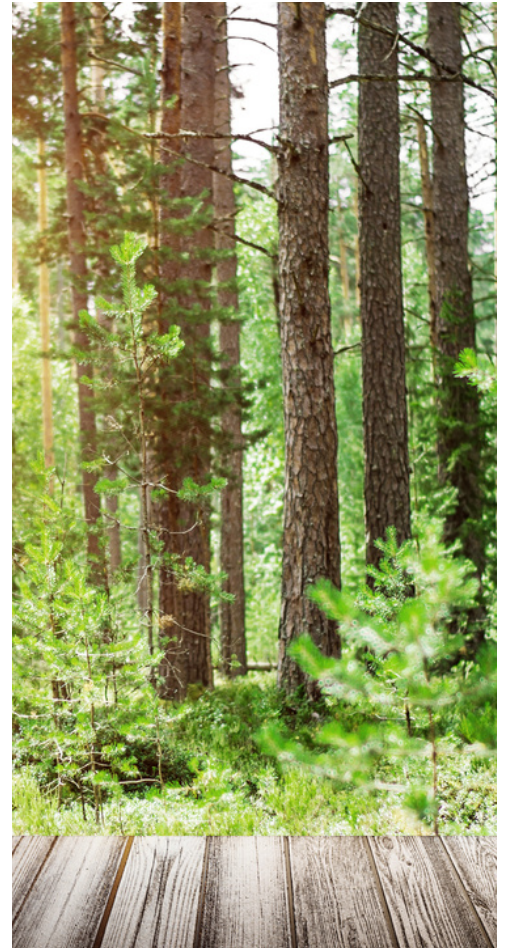
- Do not drink water from rivers, lakes, ponds, or streams.
- Bring fresh drinking water with you. Replenish your water whenever water from a known public system is available.
- If a known potable/sanitary water source is not available, there are several ways to make fresh water safer to drink. These include boiling, purification tablets, and filtration. **If you use boiling or purification tablets to disinfect water, you must remove the sediment from the water first.** You can do this by allowing the sediment to settle, then pouring off the clear water to disinfect. Depending upon the sediment, it can take between 10 and 30 minutes for sediment to settle. Wait until the water looks clear.
 - **Boiling:** Bring the water to a rolling boil for one minute. **Note:** The Centers for Disease Control recommends that at elevations above 6,500 feet, the water must be boiled for at least three minutes.
 - **Purification tablets:** When added to water these will kill most bacteria, viruses, and parasites but not all. For instance they will not kill *Cryptosporidium parvum*, *Giardia lamblia* ("beaver fever"), and larger bacteria. You can buy these tablets at most sporting goods-stores.
 - **Filtration:** Choose a filter that removes bacteria and protozoa, including *Giardia* and *Cryptosporidium*.

September is Food Safety Month: Food Safety for Camping and Hiking

Pack Nonperishable Foods

The following foods have a long shelf life and withstand temperature extremes. They are ideal foods for camping and hiking.

- Peanut butter
- Canned meats — tuna, chicken, ham, beef, turkey
- Condensed and boxed soups
- Canned baked beans
- Dried foods — fruit, beef, turkey, beans
- Nuts
- Powered mixes — milk, instant breakfast, eggs, pancakes
- Pasta
- Oatmeal
- Dehydrated and/or freeze-dried meals
- Tap or bottled water



Preparing for Retirement

Understanding the basics of saving for retirement is an important step in planning for your financial future. With the average American living to nearly 80 years old or older, a person could spend 20 to 30 years in retirement. The Internal Revenue Service estimates you may need up to 80% of your current income to retire comfortably. Thankfully, there are a variety of plans and options available to help you save today for a more secure tomorrow.

START SAVING EARLY

Retirement plans are designed to help you financially prepare for your future. It is important to start saving for retirement as early as possible, especially if you want to maintain the standard of living to which you are accustomed. If you don't have a lot to invest currently, know that a little money invested with compounding interest can go a long way.

The IRS offers examples of the value of future retirement savings:

Monthly Savings | 5 years | 15 years | 20 years

\$50	\$3,506	\$14,614	\$23,218
\$200	\$14,024	\$58,455	\$92,870
\$500	\$35,059	\$146,136	\$232,176

UNDERSTANDING SOCIAL SECURITY

Don't expect government benefits to finance your retirement. The average monthly benefit paid by the Social Security Administration is \$1,200. To estimate your retirement benefits at different ages (such as ages 62, 65, 67, or 70), visit <https://www.ssa.gov/myaccount/retire-calc.html> or log in to your "my Social Security" account. This is an important decision, especially since no one age works for everyone because of differing lifestyles, finances, personal needs, and retirement goals.

TYPES OF RETIREMENT ACCOUNTS

IRAs, otherwise known as Individual Retirement Arrangements or Accounts, can help you save for retirement above Social Security benefits. Three common retirement plans are the traditional IRA, Roth IRA, and traditional 401(k). The minimum age to begin receiving benefits differs depending on the plan and circumstances (and can range from age 55 to 59 ½ to 72, for example). Talk to a licensed financial advisor at a bank, credit union, or a licensed brokerage firm as you consider what is best for your finances and retirement goals.

A **traditional IRA** is an individual retirement account that allows you to make pre-tax contributions. This means you don't pay taxes on IRA deposits or earnings until retirement. Then in retirement, the withdrawals you make are taxed as income. Traditional IRAs can be beneficial if you expect to be in a lower tax bracket when you retire.

A **Roth IRA** is an individual retirement account where your contributions are made with funds that have already been taxed. This means the earnings and withdrawals you make during retirement are tax-free.

A **traditional 401(k)** is an employer-sponsored retirement plan that allows employees to make pre-tax contributions through payroll deductions. This means deposits go directly from your paycheck to your account. Most 401 (k) plans also offer employees a choice of investment options. Some employers will match your contributions. It is important to take full advantage of employer matching to maximize your retirement savings. Employee and employer contributions to a 401 (k) plan, as well as any earnings from the investments, are tax-deferred. This means you pay taxes only when you withdraw the savings.

REQUIRED MINIMUM DISTRIBUTIONS (RMDs) You cannot keep money in your retirement accounts indefinitely. Most traditional IRA or 401 (k) retirement plans require you to begin making withdrawals (or "required minimum distributions") when you reach a particular age. (It's generally 70 ½ or 72, depending on your birth year. See [https:// www.irs.gov/retirement-plans/plan-participantemployee/retirement-topics-required-minimumdistributions-rmds](https://www.irs.gov/retirement-plans/plan-participantemployee/retirement-topics-required-minimumdistributions-rmds) for more information.)

PLANNING AHEAD

It is up to you to plan for your retirement. Investing in retirement savings allows you to take charge of your financial future. Whether retirement is a few years or a few decades away, using the resources and advisors available through your workplace or financial institution can help make the process less intimidating. For more information online, visit <https://www.irs.gov/retirement-plans>.

Also, consider using free online tools offered by the U.S. Department of Labor to help you establish financial goals and priorities, create a cash flow spending plan, reduce debt, and save for retirement. These are available at <https://www.askebsa.dol.gov/SavingsFitness/Worksheets>.



Humphreys County Extension September Programming



Let's Walk For Health Together

Humphreys Co. Extension Walking Club

Dates:
 Mon., September 18, 2023 at Waverly City Park
 Mon., September 25, 2023 at Byram Phy Park - McEwen




16:40

HUMPHREYS CO. HYDRATION CHALLENGE

September 18-29, 2023

Register Today!




A Better Way to Fight: WHAT TO DO DURING EVERY STAGE OF A DIFFICULT CONVERSATION

Before A DIFFICULT CONVERSATION

Use a Softened Start-Up

Start the conversation off right. This means coming from a place of understanding, and wanting your partner to understand you... not from a place of anger or accusations. To soften your start-up means to approach a conversation with how you're feeling about the situation, not your perception of your partner's flaws or behavior.

A GOOD FORMULA TO REMEMBER IS:

1. I feel _____,
 - a. hurt
 - b. abandoned
 - c. attacked
 - d. left out
 - e. etc.
2. "about _____" (Specific Behavior, not a pattern)
 - a. "when I'm not invited to virtual happy hours with your friends,"
 - b. "when you don't read the articles I send you,"
 - c. "when we don't have dinner together"
3. "and I need _____." (state a positive need)
 - a. "to know what your preferred evening schedule looks like and how I can be a part of it."
 - b. "to feel like you're interested in the things I care about."
 - c. "to spend some quality time together this week."

During A DIFFICULT CONVERSATION

Adopt the Team Mentality

If you feel like you're always fighting against each other, and not for a common goal, you may need to practice the team mentality. Instead of becoming hyper-focused on your partner's flaws or mistakes, adopt a team mindset to shift the perspective from blame to cooperation. By recognizing that you and your partner are on the same side, working towards shared objectives, you can foster an environment of mutual support and understanding. When challenges arise, you'll approach them as a united front, seeking solutions together rather than engaging in the blame game.

REMIND YOURSELF DURING AN ARGUMENT:

1. When you want to blame, remember that you and your partner are on the same team.
2. Rather than assuming negative intentions, practice open and non-judgmental dialogue.
3. Actively listen to your partner's perspective, validate their feelings, and express empathy.

Self-Soothe if You Need to

Ever feel overwhelmed during an argument? You may be feeling flooded. Flooding is a sensation of feeling psychologically and physically overwhelmed during conflict, making it impossible to have a productive conversation.

SO HOW CAN YOU OVERCOME OVERWHELM?
SELF-SOOTHING IS THE ANSWER.

Communicate to your partner that you're going to take a short break from the conflict.

Practice doing an activity that calms you for at least twenty minutes. This could be something like reading a book, going for a walk, or listening to music.

When you feel calmed, communicate that you are ready to re-join the conversation.

Give and Receive Repair Attempts

You're in the middle of an argument with your partner, and all of the sudden they say, "I didn't realize that's how you felt about ____." Your partner just attempted a repair. What do you say back to them? Does this statement lead you to resolve the problem?

REPAIR ATTEMPTS IN THE MIDST OF CONFLICT CONVERSATIONS CAN BE DIFFICULT TO
RECOGNIZE. THEY CAN SOUND LIKE...

I know this isn't your fault • Thank you for sharing this with me • Let's talk about something else for a few minutes • I had no idea • I see your point • I understand • I love you

A repair attempt is any statement or action—verbal, physical, or otherwise—meant to diffuse negativity and keep a conflict from escalating out of control. During a difficult conversation, you and your partner should utilize and also be open to accepting repair attempts. This helps to keep the conversation on track and reinforces your mutual respect and love for each other.

Acknowledge Underlying Dreams

A lot of the time, what you're arguing about isn't the actual issue. It's often something underlying driving the conflict. Reflecting on arguments they've had, many couples will say, "I don't even remember why it started," or, "It was over nothing." Arguments and conflict may begin to feel frustrating or unresolved for you. There is a reason you're arguing with your partner. Dreams, deeply held values, and beliefs lie at the root of every conflict you and your partner have, even if it seems silly at first. For example, you might dismiss a squabble over who gets to pick the movie for date night as "fighting about nothing." But, if you investigate why it turned into a tiff at all, you might remember that your opinion or taste was often dismissed by your family growing up. Or maybe your partner is feeling like they aren't being heard in the relationship or don't have an equal say. Next time you find you and your partner arguing about "nothing," consider that it might actually be "something" and take the opportunity to learn, to connect, and to understand. Ask them about their feelings, ask them why they are upset, ask them what's going on... and really listen.

After A DIFFICULT CONVERSATION

Process the Argument

Processing requires you to be able to talk about what happened without starting another fight, so wait until you're both calm. When you're ready to process, imagine you're sitting in the balcony of a theater looking down at yourselves on the stage. Play the situation over again in your mind. How did the argument start? Do you even remember? Talk it out with your partner. What can you each do better next time?

HERE ARE 3 STEPS TO PROCESSING THE ARGUMENT TOGETHER:

1. EACH PARTNER HAS A TURN TO TALK ABOUT WHAT THEY FELT: "I felt [_____]"

• Defensive • Not listened to • My feelings got hurt • Totally flooded • Angry • Sad • Unloved
• Misunderstood • Criticized • That my complaint was taken personally • Worried • Afraid • Unsafe • Out of control • Righteously indignant • Unfairly picked on • Stupid • Like leaving • Overwhelmed with emotion • Lonely • Ashamed

2. Discuss and validate both subjective realities

Talk about how you each saw the situation, remembering that neither of your perspectives is "wrong." Focus on each of your feelings and needs. It is crucial that you validate your partner's experience and communicate that you understand at least some of their perspective. Dr. John Gottman's research demonstrates that you can only be influential if you accept influence.

VALIDATION RESPONSES CAN SOUND LIKE:

- "It sounds like you were very upset and hurt by what I said."
- (Reflect what they said) "So, when I raised my voice, that made you feel attacked."

3. Accept responsibility. WHAT ROLE DID YOU PLAY IN THIS FIGHT?

- "I've been very stressed lately."
- "I haven't been emotionally available."
- "I've been depressed lately."

When you approach your arguments as an opportunity to learn more about each other, you'll create a more productive and positive outcome.

Every conflict offers an opportunity for a deeper understanding of each other.

Building a happy, healthy relationship is hard work and requires growth from both partners. At times, this can mean processing difficult events and tolerating discomfort. Stay curious and remember it's not what you fight about that matters, but how you repair and move forward together.



In Humphreys County, TN, the current unemployment rate is 7.4%. Based on the US Census Bureau, the state of Tennessee unemployment rate is 9.9%. About 315,000 Tennesseans are unemployed.

WHAT IS SKILL UP TENNESSEE?

Skill Up Tennessee provides SNAP Employment and Training. We help SNAP participants gain the training and skills needed to get a good job. Our goal is to help you prepare for employment.

If you're ready to move forward on your career path, we're here to help. To be eligible, participants must:

- Receive SNAP benefits
- Not receive TANF (Families First) cash assistance
- Be willing and able to work upon completion

HOW CAN WE HELP?

Things like training, testing, and uniforms cost money, and we can help. We focus on short-term training leading to credentials that are in demand. We will pair you with a Career Navigator who will work with you on your journey to help you meet your goals.

Supportive Services

Depending on need, participants may receive financial supports such as these for approved program activities:

- Gas Cards for Transportation
- Uniforms
- Testing Fees
- Textbooks

AVAILABLE AT NO COST TO PARTICIPANTS:

Take the NEXT step today.

- Help to find the training that's right for you and the support you need
- Access to adult education and vocational training
- Work Readiness Training to help you gain professional skills valuable for employment
- Support to help you get started in your new job

Sign Up Today!

Follow this link to see if you are eligible and preregister:



tiny.utk.edu/SkillUpTN

To learn more about Tennessee Association for Family and Community Education

TAFCE Webpage:
<https://www.tafce.org>

Central Region Webpage:
<https://tafcecr.wixsite.com/2020crfce>

Eastern Region Webpage:
<https://eastern.tennessee.edu/eastern-region-fce/>

Western Region Webpage:
<https://western.tennessee.edu/family-and-community-education/>

Facebook Groups:

Tennessee Association for Family and Community Education (TAFCE)

TAFCE Masks of Love Volunteers

TAFCE, Central Region

Eastern Region FCE

Western Region Family & Community Education

Typically TAFCE designates an "issue or cause" to educate the members and to support at the local, county, region and/or state level. Most recently, members have become more knowledgeable about human trafficking awareness, the opioid epidemic, and suicide awareness and prevention.

If you are interested in becoming more involved in your community, learn new skills and make new friends.... check out FCE!

Tennessee Association for Family and Community Education is in partnership with the University of Tennessee Extension.



For information regarding local FCE Clubs, please contact:

Tennessee Association for Family and Community Education



What is TAFCE?

The Tennessee Association for Family and Community Education (TAFCE) is an organization of volunteers who work together to build strong families and communities. Local FCE clubs throughout the state of Tennessee are divided into three regions: western, central and eastern. Educational materials are created and utilized to strengthen knowledge and expertise. Resources are provided to develop leadership skills, enabling people to make a difference. Ultimately, FCE strives to make our homes and communities a better place in which to live!



Strengthening Families

TAFCE Mission: To strengthen the home and community by improving the quality of life of individuals and families through continuing education, leadership development, and community service.

To Learn

During hands-on workshops and monthly meetings, educational programs are presented. Topics are varied and relate to current issues, changes in technology, health, safety, nutrition, family economics, and more.

To Lead

Members have the opportunity to lead by serving as officers or on committees. Family and Community Leadership (FCL) training is offered to prepare members to contribute to public policy and decision making.



To Serve

Each year FCE offers projects designed to make a difference in the lives of families in the local or broader communities in which we live. FCE members have the opportunity to share and serve, working closely with other local organizations.

To Have Fun!

Fun, laughter, and friendship abound at every FCE gathering. Meetings, work sessions, camp or retreat, trips, conferences...all are occasions for fellowship and exploration of new places, activities, and new ideas!

State Projects

TAFCE encourages participation in state projects in the areas of education, community action and leadership. A long-time emphasis in education has been the support of literacy, libraries, and the Dolly Parton Imagination Library. There are countless opportunities for community service, often determined by specific, local community need. The leadership area has recently been added to encourage teaching, mentoring, and assisting with 4-H programs and the Family and Community Leadership (FCL) program.

A recent statewide community service project was Masks of Love. In response to covid-19, members from across the state of Tennessee made facemasks in their homes for Emergency Management Departments, hospitals, health and rehab centers, first responders, community workers, school students, family and friends.



TAFCE member, sewing facemasks.

SEPTEMBER

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4 LABOR DAY	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Dates to Remember

- 09/04/2023: Labor Day (Office Closed)
- 09/07-09/2023: Humphreys County Fair
- 09/11/2023: SSSH @ 11:15 AM, Patriot Day
- 09/13/2023: SSSH @ 11:15 AM
- 09/18/2023: SSSH@ 11:15 AM, Walking Club @ 5:00 PM
- 09/20/2023: SSSH @ 11:15 AM
- 09/25/2023: SSSH @ 11:15 AM, Walking Club @ 5:00 PM
- 09/27/2023: SSSH @ 11:15 AM