

FSHS Update

Excerpt Highlights:

eXtension...is both interactive and customer-centered.

Conscience is caught not taught.

It is a reflection of the actions you are taking with your money.

'Newness' can be invigorating.

Articles:

- SageAdvice 1
- Parent and Child 3
- Financial Best Practices ... 4
- Connections 5

This newsletter is for KSRE agents and is not intended for general distribution.

SageAdvice eXtension...and You

Perhaps you have been wondering—what is this thing called 'eXtension'? Can it really help me? How?

What is eXtension?

eXtension (<http://www.extension.org>) is a national initiative of the Cooperative Extension System, providing "objective and research and evidence-based information and learning opportunities that help people improve their lives" (eXtension, 2010). You might also think about eXtension as an educational environment that is both interactive and customer-centered

(eXtension, 2008). eXtension provides end-users with trustworthy and updated information and learning opportunities, including informational articles, in-depth and interactive lessons, podcasts, webinars, frequently asked questions, and the opportunity to 'ask an expert' an individual question. All of this

is achieved through the creation and work of Communities of Practice, which are comprised of Cooperative Extension faculty and staff from around the nation who volunteer to work



together to address critical issues and develop educational programs and materials.

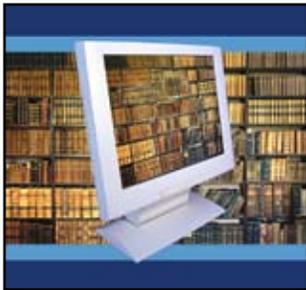
Can eXtension Help Me? How?

Currently, eXtension offers resources in many topics that would be of interest to Family and Consumer Sciences agents. These areas include

Child Care, Families, Food and Fitness, Family Caregiving, Food Safety, Parenting, Personal Finance, and Youth.

eXtension may be helpful to you in many ways. Some ideas are outlined below.

- Use eXtension information and resources to help clients in your local counties. Print fact sheets and articles as handouts (they will automatically print with the KSRE logo on them!).
- Guide clients to in-depth learning lessons to complete on their own. Refer clients to webinars and podcasts.
- Draw upon eXtension expertise and materials to complement your own presentations and programs.
- *Ask an Expert* a subject matter



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- question that you want answered.
- Employ eXtension to fill gaps in local and state expertise.
- Take advantage of the many professional development opportunities that are offered monthly to increase your personal knowledge in a variety of areas.
- Contribute to the national initiative by submitting your content (newsletter articles, news releases, handouts, fact sheets, etc) for publication and receive national recognition for your efforts.
- Initiate work to address a specific issue that needs attention.
- Extend your personal network of colleagues.
- Engage in critical thinking with others and improve the quality of your own individual programming efforts.
- Stay current with subject matter and the latest technology.
- Extend your resources.
- Become engaged in collaborative partnerships and projects that make a difference.
- Help shape the future of the Cooperative Extension Service.
- Email or call Deb Sellers to explore what's possible as an eXtension Community of Practice member!

What Now?

- Visit www.eXtension.org and become familiar with the resources there.
- Bookmark your favorite materials.
- Explore the *Ask an Expert* function.
- Go to <https://people.extension.org> and sign up for an eXtension ID.
- Follow the instructions there and join one or more communities of practice.
- Submit your local events for inclusion into the national Events calendar.
- Sign up to become an Expert in your area of expertise and answer questions from the public.
- Explore all the professional development opportunities available at <http://www.extension.org/learn>
- Explore the online courses available at <http://campus.extension.org/>

References

eXtension. (2008). *Community of practice handbook*. Retrieved September 12, 2010 from http://about.extension.org/wiki/Handbook_Introduction

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-Debra Sellers, Ph.D.
<http://www.aging.ksu.edu>
<http://www.TBOptions.ksu.edu>



Parent and Child

Conscience, an Elusive Concept

The word “conscience” is familiar to most people, but as a concept, it is rarely mentioned in books about children and parents. What does having a conscience mean? *Conscience is an internal voice that obliges us to act with kindness, respect, and fairness and to make things right as best we can when we do not.* The word “conscience” comes from the Latin conscientia, which literally means “knowledge within oneself, a moral sense.” To have a mature conscience is to know what is right and wrong in concert with others and to *govern one’s actions* by the shared principles that strengthen the human community.

The key to understand conscience is to understand brain development. Moral development is primarily intellectual. Someone might tell you, “We need to teach children right from wrong today.” A sociopath knows right from wrong. He will steal a widow’s life savings knowing that his behavior is “wrong.” A bully knows that bullying is wrong. In both cases, what is missing is caring about the consequences of their actions causing misery in someone else. What

is missing in them is a conscience. Note the active, *motivating force* of conscience in the definition. The emotional center of the brain called the limbic system is alive and active. That gives conscience an emotional core in service to doing the right thing.

We cannot teach conscience to a child. We do not teach it by putting up posters in school hallways or nagging children when they misbehave. A conscience is *caught* not taught. It begins in early childhood with compassion and sympathy followed by empathy. Compassion is an *emotional* experience synchronized with the emotions of another. Watch the faces of children when you read a book that arrives at an emotional moment. For example, if your face reveals the sadness felt by a character as you read, you may see their facial expressions mirroring your own. You have drawn them into the story, and they are in compassionate harmony.

Sympathy puts compassion into action. A four-year-old who approaches and hugs a younger sibling who

is crying after breaking his toy demonstrates sympathy.

Empathy is an *intellectual* experience that involves perception and understanding. With empathy, children recreate in their own minds the circumstances and experience of someone else. A three-year-old will bring his teddy bear to a mother who is unwell. His response is based on his own experience. On the other hand, a five-year-old may get his father. His response is based on what his mother really needs. With empathy, the emotional center of the brain connects to the outer thinking part, especially the prefrontal cortex.

Together, compassion, sympathy, and empathy form the foundations of conscience during early childhood. For a resource you can use with parents, see the Basic Parenting PLUS program on conscience that provides additional principles and skills beyond what is present in the core 80 of the Basic Parenting Foundations.

-Charles A. Smith, Ph.D.
<http://www.k-state.edu/wwparent>



“Together, compassion, sympathy, and empathy form the foundations of conscience during early childhood.”



Financial Best Practices for a Secure Financial Future

What is Your Net Worth?



"Are you happy with what you are doing with your money?"

A net worth statement is a financial snapshot of the dollar value of what you owe and what you own at a certain point in time. It changes because of financial markets and actions we take. What is your net worth?

According to the U.S. Census Bureau 2011 Statistical Abstract of the United States, in 2007 the mean net worth of families was \$556,300. The median net worth was \$120,300.

A net worth statement lists the things you own. Examples include liquid assets, investments, and property.

Liquid assets are assets that you can convert to cash without losing the value of the principal dollars contributed to the account. Examples of liquid assets are cash on hand, in checking accounts, or in savings accounts.

Other examples include cash value of life insurance, money market accounts, or certificates of deposit. There can be a penalty for early withdrawal from a certificate of deposit if it is cashed early.

Investments include stocks, bonds, mutual funds, and retirement plans. Property includes real and personal property.

When creating a net worth statement, list the assets you own. Then beside each asset, list the current fair market value of the asset.

A net worth statement also lists the debts you owe. List the current outstanding balance for each debt you owe.

To calculate your net worth, total the value of your assets. Total the value of the balance of the debts you owe. Subtract the value of the debts you owe from the value of your assets you own to determine your net worth.

It is a wise financial practice to update your financial net worth statement annually. The annual update is a time to see if you are content with the value of your net worth. It is a reflection of the actions you are taking with your money. Are you happy with what you are doing with your money? It is also a time to see how

the financial markets have influenced your net worth.

It is wise to have a current net worth statement if you need to borrow money. The lender will want to see if you have the ability to repay the loan.

It is wise to have a current net worth statement when you are planning your finances. It helps you or your financial professionals see your financial strengths. It also helps you see the areas where you have the opportunity to take actions to improve your financial situation. Do you need to increase what you are saving or investing? Do you need to decrease the amount of debt you are using to finance your lifestyle?

It is wise to let a family member or friend you trust know what your financial situation is. This is very important in the unfortunate event that something happens to you. The person you trust will know what finances you have available to take care of you if you can't do it for yourself or what needs



paying or distributing at your death.

Your net worth statement is the financial snapshot that is the current reflection of how much money you have. It is a

very important tool in understanding one's finances during lifetime and at death.

-*Esther Maddux, Ph.D., CFP®, AAPS, KCGC-I*
<http://www.ipfp.k-state.edu/research/extension-publications.php>
<http://www.ksre.k-state.edu/financialmanagement>



Connections

Family Fun

As winter fades and spring approaches, families can begin to think about new and different activities to capture the essence of a new season. As we know, families and couples can get in a rut by doing the same things over and over, but spring helps to open the doors to think creatively about out-of-doors and other adventures that are invigorating to everyone. Researchers on marital and couple relationships have said that boredom in a marital relationship can become harmful to its long term health. 'Newness' can be invigorating. The change of seasons can become an inspiration to think outside the box both for couple and family activities and to even follow the lead of children with their boundless energy and creative play.

However, first and foremost, the adults in a family need to make the time to be totally

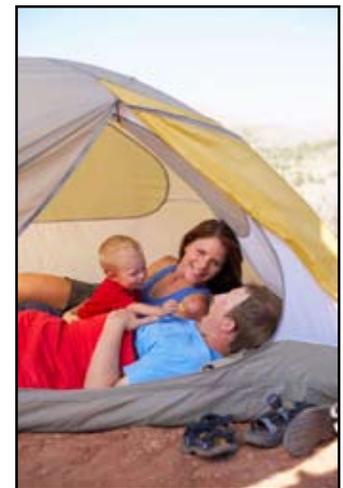
engaged in spring-time activities for the family and for themselves as a couple, too. Being completely immersed in a family or couple activity most generally will require that cell phones and other electronic devices be put aside for the duration of the event. The commitment to not text or make phone calls or watch TV or be on the internet shows other family members that you are valuing your time with them. With older children, it is advisable to talk about similar guidelines when the family plans a time together. Without discussing expectations, an enjoyable time can be ruined if conflict arises over these types of interruptions.

Fortunately, enjoying activities and spending time together need not cost much money. Families and couples might be surprised

that their best times reflect the quality of the time together, not the expense of the activity. Here are some ideas for having fun together:

1. Have a picnic at a local park or in your back yard.
2. Watch the stars.
3. Go for a walk.
4. Go camping, even if it is in your back yard.
5. Watch a baseball or soft ball game at your local park.
6. Play hopscotch on the sidewalk.
7. Visit your local park to play or just to sit and enjoy others.
8. Tour a public garden to observe seasonal changes.
9. Grow a garden, whether in a community plot, in individual pots, or in your back yard.
10. Exchange spring yard cleanup days with other family or

"Enjoyable activities build and strengthen family and couple relationships."





"Visit your local park...."

friends. Conclude each day with a treat.

Enjoyable activities build and strengthen family and couple relationships. Such activities also release stress from life's everyday hassles. The

key is making these activities a regular part of your family life.

References

Tsapelas, I., Aron, A., & Orbuch, T. (2009). Marital boredom now predicts less satisfaction 9 years

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-Charlotte Shoup Olsen, Ph.D., CFLE

<http://www.ksre.ksu.edu/families>



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