

**EXTENSION** 

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VOLUME XV ● ISSUE XVI ● SUMMER 2018

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Developing Tarrant County's Youth TEXAS A&M

GRILIFE

IN TARRANT COUNTY



# EXTENSION IN THE CITY AWARD Senator Jane Nelson



Photo Left to Right: Joe Cox, Shannon Johnson-Lackey, Dr. Hurley Miller, Dr. Parr Rosson, Michael Cook, Senator Nelson, Robin Hall, Dr. Joan Jacobsen, and Courtney Davis

## Senator Jane Nelson receives the *Extension in the City Award* for her support of Extension programming.

"I strongly believe in the work the agency is doing. When this Legislature supports Texas A&M AgriLife Extension, we're supporting healthier and more prosperous communities for generations to come. I'm proud of what they have accomplished over the years, and I will continue to support their work as they expand and educate even more Texans about community, family and individual wellbeing."

...Senator Jane Nelson



**Making A Difference in Tarrant County** 

# Master Gardener Awards 2018 State Master Gardener Association Conference



Tarrant County 1st Place Outstanding Master Gardener Association



Robert Faires, 1st Place Outstanding Individual Master Gardener



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# 4-H Leadership Legacy Award



Lois Bogusch, 4-H Leadership Legacy Award recipient

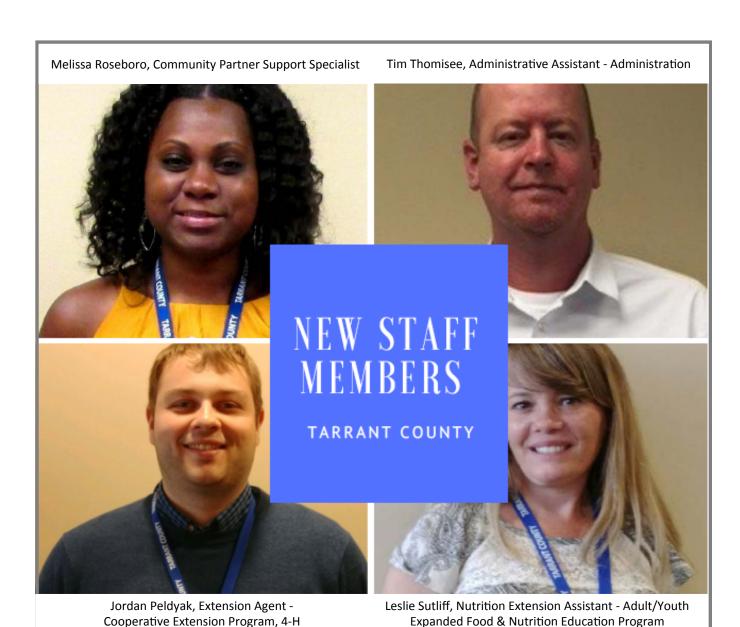


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Making A Difference in Tarrant County

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# GIVE A WARN WELGOME









## Financial Planning Kit

Financial planning - that is only for people who have money, you know the 'rich' people of the world ~ not me, right? Not true - if you have money, you need to have a financial plan. The issue could be not knowing where to start. Build up your retirement? Buy insurance? Budget? Invest in mutual funds? Cut taxes? Get a will?

Having a financial plan helps establish priorities for anyone at any financial stage of life, from a newly graduated college student to retiree, who has done little or no financial planning.

#### Establish or review a financial plan

At the most basic level, a financial plan is a written set of goals and strategies and time lines for accomplishing goals: buying your first home, funding college for yourself or your children, finding or managing a retirement account, or paying off debts.

Writing out this plan motivates you to carry out the other aspects of your financial life. It provides direction, sees you through the inevitable rough spot and makes the most efficient use of your financial resources.

Look at your plan. If you need to adjust for changing financial circumstances or desires, or life events such as marriage, job loss, retirement, birth of a child or a death. Make the changes and restructure your goals do not give up on them.

### **Organize Your Financial Records**

Can you locate documents when you need them? How can you manage your finances if you don't know what you have and where it is?

Beyond collecting and organizing the "usual" financial records such as bank and tax records, investment accounts, and estate planning documents, don't forget to inventory your household possessions. This helps to document not only their value for planning purposes but also provides a list for the insurance company in the event your possessions are lost in a theft or natural disaster.

#### **Calculate Your Net Worth**

Once your financial records are organized, calculate your net worth. This is your total assets (what you own), from investments and home equity to the value of your personal belongings, minus - liabilities (what you owe) such as mortgage, car and students loans, and credit card debt.

Knowing your net worth could help you better understand how you spend your money and guide you to make changes where necessary. Don't guess at what your net worth is, most households get that number wrong.

## **Build an Emergency Fund**

Ideally, you should have six to nine months of "barebones" living in a savings account should you lose your regular sources of income. Start small and be consistent, give your emergency fund a raise quite often and you will have it. This accumulation takes time. If you get to three months ~ celebrate (do not spend the money) breathe easier that you can make it for three months. Some planners recommend that retirees have two to five years of cash equivalents such as certificates of deposit and short term bonds so they don't have to sell equities in their retirement portfolio during down markets.

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#### Establish a Spending Plan

You knew this was coming. Maintaining a spending plan that balances income with spending and savings should be a financial priority. A spending plan identifies the key areas where you want your limited income to go, and identifies wasted spending. It can also provide an early warning sign of impending financial problems.

#### **Reduce or Minimize Consumer Debt**

Debt drags down the rest of your financial effort like a heavy anchor. If your consumer debt (excluding your mortgage) is eating up 15 to 20 percent or more of your monthly budget, make reducing it a priority.

#### **Draft Four Key Estate Planning Documents**

Every adult should have (1) a will; and/or guardianship for your children; (2) a financial durable power of attorney, which appoints someone to handle your finances if you are unable to; (3) a living will, which declares what life - sustaining medical treatments you want should you be incapacitated; and (4) a health care durable power of attorney, which appoints someone to watch out for your medical interests.

Research each of these to see which best fits your needs.

#### Have proper insurance

Managing your risks is essential to your long-term financial security. Insurance, from medical and disability coverage to life and homeowner's, can protect you from financial catastrophe. Don't skip it, or skimp on it, to "save" money.

Begin with this starter kit for financial planning and see how you change.

Adapted from Magellan Assist Services, 2005

## Don't Get "Hooked" on Seafood Myths

Robin Hall Extension Agent Expanded Food & Nutrition Education Program - Adult



There are countless misconceptions surrounding food these days, but when it comes to seafood, consumers seem to be swimming in more misinformation than ever before. Considering just how beneficial eating seafood can be for our health, it is important that confusion be cleared up so consumers can choose responsibly-raised seafood for themselves and their families.

Eating patterns that include seafood are associated with reduced risk of heart disease, as well as a lowered risk of obesity. That is one reason the 2015-2020 Dietary Guidelines for Americans recommend eating 8oz or more of seafood per week. Furthermore, seafood is low in saturated fat and includes important sources of selenium, zinc, iodine, iron, and many B vitamins; some fish are even a good source of vitamins A and D.

Unfortunately, seafood is one of the most under consumed protein foods in the United States, with shrimp, salmon, tilapia, canned tuna, and Alaskan pollock (fast food fish sandwiches, fish sticks, and imitation crab meat) comprising a majority of seafood intake. Less commonly consumed seafood varieties include swai (a variety of Vietnamese catfish), cod, catfish, clams, and crab. Perhaps if we were more accurately informed about seafood, we would eat more of it. Read on for answers to some of the most common questions regarding seafood.

### Q: What is aquaculture?

A: Aquaculture is the breeding, rearing, and harvesting of fish, shellfish, plants, algae, and other organisms in all types of water environments. The two main types of aquaculture include marine – refers to farming species that live in the ocean (oysters, mussels, shrimp, salmon, black sea bass) – and freshwater, which produces species such as catfish and trout in ponds or other manmade systems.

## Q: Can wild-caught fish come from a "fishery"?

A: Yes. The term fishery simply refers to an area where fish are caught, including both wild-caught and farm-raised environments. Wild-caught fish are caught in a lake, ocean, or river with the use of nets, hand-lines, divers, or traps, while farm-raised fish are raised in tanks or enclosures.

## Q: Is fish farming detrimental to the environment and species involved?

A: No. When good practices are used, seafood can be farmed with minimal impact to the environment, including limited habitat damage, disease, escape of farmed fish, or the use of wild fish as feed. The impact of fish farming however, varies depending on the methods used for farming, the species being farmed, and the farm location. When shopping for seafood, look for the Best Aquaculture Practices (BAP) certification label, which ensures that seafood product has been raised and harvested in a responsible way.

## Q: Why is the organic label not allowed on seafood in the United States?

A: There are currently no standards for organic aquaculture, including for farm-raised fish. Additionally, wild-caught fish cannot be considered organic because it is unclear where they have been and what they been eating.

## Q: Does fish labeled "fresh" mean that it has never been frozen?

A: Fish labeled "fresh" in the store means that it has either never been frozen, or it has been frozen and defrosted. Fresh fish should not contain any "fishy" odors, and should be elastic and firm to the touch.

Reference: Dispelling Fish Tales. By Jessica Levings, MS, RDN. Today's Dietitian. Vol. 20, No. 2, P. 38



# Moo-ove Over, Cow's Milk. The Rise of Plant-Based Dairy Alternatives

Melissa Roseboro County Extension Agent Family & Community Health

When choosing milk, it is no longer simply a matter of whole, low-fat, or skim. Now more than ever, consumers can choose from a plethora of plant-based "milks" derived from a variety of sources, including nuts, seeds, legumes, and cereal grains. Worldwide sales of non-dairy milk alternatives more than doubled between 2009 and 2015, reaching \$21 billion – a reflection of both consumer demand and the burgeoning array of products to meet that demand. Meanwhile, consumption of cow's milk has dropped 13 percent in the U.S. over the last five years. The increasing popularity of non-dairy milks can be attributed to many factors.

More and more people are consuming nondairy alternatives, whether due to an allergy, lactose intolerance or adherence to a vegan/ plant-based diet. Still others are concerned over saturated fat levels, hormone content, and antibiotic use in dairy cattle. But with an ever expanding array of options, the dairy aisle can end up being a place of utter confusion, especially when weighing not only taste, texture, and other sensory attributes of nondairy milks, but also the nutritional qualities of these beverages and how they compare to cow's milk.

Dairy foods are often good sources of important nutrients, including protein, vitamin D, calcium, and phosphorus. As some plant-based milks are very low in these nutrients, consumer awareness is important when dairy-free alternatives are used as a direct replacement for cow's milk in the diet. For example, of all the non-dairy alternatives, only soy milk naturally contains protein in an amount comparable to cow's milk (8 g per 8 oz. cup).

By contrast, almond milk – one of the most popular non-dairy options among consumers – only contains 1 g of protein per 8 oz. cup.

Table 1. Plant-Based / Non-Dairy Milk Alternatives	
Milk Alternative	Plant Type
Cereal-Based	<ul><li>Oat milk</li><li>Rice milk</li></ul>
Legume-Based	<ul><li>Soy milk</li><li>Pea milk</li></ul>
Vegetable-Based	<ul> <li>Potato milk</li> </ul>
Seed-Based	<ul><li>Flax milk</li><li>Hemp milk</li></ul>
Nut-Based	<ul><li>Almond milk</li><li>Cashew milk</li><li>Coconut milk</li></ul>

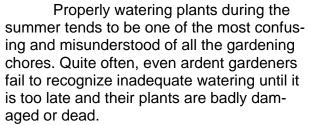
Moreover, every gram of protein is not created equally, and it is important to evaluate the quality of protein when comparing plant-based milks to cow's milk. While non-dairy alternatives do not offer exact nutritional equivalency to cow's milk, they can be fortified with certain nutrients – especially calcium, vitamin D, and vitamin B12 – to make them more comparable.

In addition to protein and vitamin/mineral content, added sugar is another variable that can vary widely among plant-based milks and depart drastically from cow's milk. While unsweetened versions have as few as 25 calories per cup, most non-dairy milks are sweetened with added sugars (such as rice syrup, barley malt, or cane sugar) to make them more palatable. Many sweetened and/or flavored non-dairy milks contain up to 20 g of sugar, compared to 12.5 g of naturally occurring lactose in 2% cow's milk.

Source: Nutrition Issues in Gastroenterology #171 Edited By:

# Keys to Proper Landscape and Garden Watering

County Extension Agent



"How often should I water"? And "How much water should I apply"? Are two of the most-often asked questions from gardeners and non gardeners that we receive during this time of the year. Since water is both essential for healthy plant growth and often costly to apply in quantity during the summer, it is important to get it to the plant's roots efficiently and keep it there.

The following tips are suggestions for easier and more effective watering for your property. These techniques should apply to all gardening, from shade and fruit trees and vegetable gardens to lawns and house plants.

- Never water strictly by the calendar. We don't drink water 'every ten minutes' or 'every hour', so why shouldn't plants be watered 'every two days' or 'once a week'? Instead, learn how to recognize dry plants and soil and use these as your tip-off for watering. Too many factors determine how fast a soil dries for us to put watering on a regular basis.
- When your plants are dry, water them thoroughly. Water lawns so that the soil will be wet several inches down, to encourage deep rooting and drought tolerance. One of the worst mistakes people make in their gardens is trying to 'sprinkle' them each day by using their thumb at the end of a running hose. Most gardeners just don't seem to have the patience to stand in one spot long enough for deep water penetration. Water trees by taking the sprinkler off the end of the hose and letting water barely trickle out and run slowly for several hours out un-



der the drip line (not up near the trunk). Be sure and keep an eye on this so that runoff does not occur.

- Most of your plants should be watered in the early morning when there is no wind and no evaporation. Evening watering increases the likelihood of disease invasion, as the majority of diseases develop most rapidly in cool, moist conditions. Early morning watering is also the most efficient time to water, as your water pressure should be the highest since most people are asleep.
- While watering your lawn, try to keep water off the leaves of trees and shrubs as much as possible. This is especially important for such plants as crape myrtles and roses, which are troubled by leaf diseases which spread rapidly on wet surfaces.
- Symptoms for plants which have been kept too wet are about the same as for those kept too dry. Roots in waterlogged soils die and do not take up water, so plants wilt and turn yellow. Try not to water a drowning plant.
- Organic matter, such as shredded pine bark and composted manure can increase water absorption when they are worked into our native soils. To keep moisture in the soil, use a thick mulch such as shredded pine bark, cypress, cedar, grass clippings or tree leaves. In addition to reducing evaporation, mulches also keep the soil cooler and make weed pulling much easier.

For plants to thrive during the upcoming summer months, they will need plenty of water, but equally important is properly applying the much needed water. Please make yourself aware of the watering restrictions in your town, they are already being implemented. Please give us a call at (817) 884-1945 or e-mail me at s-chaney@tamu.edu if you have any questions.

**Making A Difference in Tarrant County** 



## The Pecan and its Path to the Plate

County Extension Agent Horticulture

Long before being named the State Tree of Texas in 1919, the pecan played an important role in Texas history. When Cabeza de Vaca was shipwrecked in Texas in 1528, he documented the pecan as an important dietary staple of the Native Americans he encountered. Pecans were gathered in the fall and eaten through the winter months when food was scarce.

Today residents of North Texas can gather or purchase pecans and keep them in the freezer for those times when food is scarce. A one ounce serving of pecans provides 3g dietary fiber (11% Daily Value), 3g plant protein, mostly monounsaturated fat and significant quantities of Thiamin, Beta carotene, Magnesium, Manganese, Copper, and Zinc.

The pecan is a member of the Juglandaceae (Walnut) family and a large growing, long lived, nut producing tree native to North Texas. A mature tree can be over 100 feet tall and 100 feet wide with a lifespan of over 300 years. The native range of the pecan stretches from Northern Mexico to Northern Illinois where pecan trees can be found along the banks of the Mississippi river almost all the way to Dubuque, Iowa.

Native pecan trees grow primarily in deep alluvial soils near rivers and streams and are especially abundant along the major rivers of North Texas: The Red, Trinity, and Brazos. Pecans can be planted at any site in North Texas that can accommodate a large shade tree.

Native pecan trees produce nuts that vary in size, shell to nut ratio, and flavor, that are usually small and difficult to shell. Since the 1880s, which is not very long for a cultivated crop, horticulturists have been selecting the best native trees for propagation. Commercial pecan production in Texas includes both management and harvesting of the native pecans that grow on an estimated 600,000 to 1 million acres in Texas and the cultivation of improved pecans planted in orchards. Despite the fact that pecans are not native to Georgia, Georgia leads all other states in pecan production with three guarters of the pecans produced in the U.S. coming from just three states: Georgia, Texas, and New Mexico.

In the 1930s, the United States Department of Agriculture began a pecan breeding program that continues to this day in Brownwood and College Station. Many of the most highly recommended cultivars for North Texas have come from this pro-

gram including Caddo, Oconee, Pawnee, Kanza, Nacono, Sioux and Wichita. Desirable, the leading cultivar in the state that produces the most pecans, is also an excellent choice here. Our local sentimental favorite is probably Burkett, a native selection widely distributed by J.H. Burkett across North Central Texas in the 20s and 30s. The trees of cultivars made famous by Arlington nurseryman O.S.Gray in the 40s, 50s, 60s, and 70s such as GraKing and GraTex still grow in many Arlington landscapes.

Even though no other shade tree offers the key ingredient to delicious pies, pralines, cookies, and German Chocolate Cake frosting, pecans do have some negative qualities as landscape trees. They are messy, dropping not just nuts in the fall but also leaves and petioles that don't rake up easily. In the spring male flowers also known as catkins, can be almost as much trouble to clean up as the leaves in the fall. Couple this with a tendency to drop branches due to shade, heavy nut crops and possibly just because they want to, and you have a tree that is exceptionally well suited to someone who very much enjoys picking up sticks (and leaves, and petioles, and catkins). Like most plants that produce something good to eat, pecan trees will attract lots of birds, especially crows, squirrels, racoons, and foraging neighbors. Insects are also fond of pecans, and you can expect Pecan Nut Casebearer, Hickory Shuckworm, and Fall webworm.

Pecan scab is a serious fungal disease problem east of I-35 and can be problematic here if environmental conditions are conducive to disease development. Fortunately, there are many excellent cultivars that are scab resistant. Pecans grown on high pH calcareous soils benefit from foliar zinc sprays.

To learn more about pecan production, visit the Aggie Horticulture Website: https://aggie-horticulture.tamu.edu/fruit-nut/ files/2010/10/improved-pecans.pdf

To learn more about the nutritional value of pecans, check out the American Pecan website: https://americanpecan.com/health-nutrition/theoriginal-supernut/

To enjoy the shade of a pecan tree, head to the Trinity Park or the Fort Worth Botanic Garden or to Casino Beach Park in Lake Worth. If you have the space and bit of patience, plant your own pecan and get ready to put a pecan on your plate. **Making A Difference in Tarrant County** 

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## BACK INTO THE HABIT

Shannon Johnson-Lackey 4-H Extension Agent Cooperative Extension Program



The transition from the laid-back days of summer to the more structured days of fall are upon us. With this transition comes a renewed desire to improve, to break bad habits and start fresh. Healthline, an online wellness newsletter, <a href="https://www.healthline.com">https://www.healthline.com</a>, offers families suggestions on habits that will benefit both parent and child. The following are a sampling of

some of the habits outlined in their article.

### Make eating colorful

Eating foods of different colors isn't just fun—it has health benefits too. Help your kids understand the nutritional value of including a rainbow of colorful foods in their regular diet. That doesn't mean that every meal needs to be multicolored. But you should make an effort to incorporate a range of fruits and vegetables of different hues into their diet. Let the colors range from red, blue, and orange, to yellow, green, and white.

#### Don't skip breakfast

According to <a href="https://www.webmd.com">https://www.webmd.com</a> breakfast is vital for everyone especially children and adolescents. A child who regularly eats breakfast tends to perform better in the classroom and on the playground. They demonstrate better concentration, problem-solving skills and eye-hand coordination.

## Pick enjoyable physical activities & don't be a couch potato

According to the Mayo Clinic, <a href="https://www.mayoclinic.org">https://www.mayoclinic.org</a> physical activity and/or exercise is paramount in maintaining overall good health. Researchers have shown that physical activity helps control weight, combats health conditions and disease, improves mood, boosts energy and promotes better sleep. Consider taking a walk through the

neighborhood, riding a bike to a local park or engaging in a classic game of tag outside.

## Read every day

Developing strong reading skills is an essential component of your child's success in school now, and at work later in life. According to the Cleveland Clinic, <a href="https://https://health.clevelandclinic.org">https://https://https://https://health.clevelandclinic.org</a>, reading helps build a child's self-esteem, relationships with parents and others, and success in later life. It's recommended you make reading a part of your child's playtime and bedtime routines.

## Look at labels (food labels, not designer)

Show kids how their favorite packaged foods contain labels with vital information about nutrition. To avoid overwhelming them, focus on a few key parts of the label, such as the amount of calories per serving, saturated fats and trans fats. and grams of sugar.

#### Spend time with friends

Playing with friends teaches kids valuable social skills such as communication, cooperation, and problem solving. Having friends can also affect their performance in school. Encourage your kids to develop a variety of friendships and to play with friends often. It will set them up with life skills they can draw on for years to come.

## Stay positive

It's easy for kids to get discouraged when things don't go their way. Help them learn resilience when they experience setbacks by showing them the importance of staying positive. Help your kids develop healthy selfesteem and a positive mindset by teaching them they are lovable, capable, and unique, no matter what challenges they encounter.

**Making A Difference in Tarrant County** 

## Being Aware of Water Consumption

Jordan Peldyak 4-H Extension Agent Cooperative Extension Program

As we go into the summer months many people tend to have more time off and plan more activities with their families. The summer months in Texas are very hot which cause many of us to use much more water than general to make our lives easier and more fun. Most of us including myself, don't tend to think about our daily water usage and how it could be affecting our environment for years to come. The Earth only has 1% of water that is available for drinking and the rest must be refined in a treatment plant to be safe to drink or use. Only 2% of the Earth is frozen water and stored for later use. Most of our water on Earth is salt water which cannot be consumed by or used by humans unless it goes through an expensive process called "desalination." This process removes salt from the water to make it safe for humans to drink. As centuries go by, the Earth is slowly losing water that is usable, and some say the problem of global warming has created less stored fresh water due to the melting of the polar ice caps. All of us can make a difference in allowing the next generations to have enough clean water. We all need water for our homes, but there are ways we can reduce the amount of water used daily just by doing small things around the house. It's incredible to think that one family or individual could be using the amount of water that we do. Below are some facts about household consumption of water and how we can reduce the amount of water we use daily.

Household water consumption:

► Flushing toilet- One flush of the toilet is on average 3.5 gallons of water.

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- Dishwasher- Uses 9-12 gallons of water for each load of dishes.
- ► Shower- 10-minute shower uses about 40 gallons of water.
- ► Bath- An average bath requires 37 gallons of water.
- ► Laundry- Average load of 30 gallons per wash.
- Watering the grass- 10x10 foot of grass uses on average 62 gallons of 1 in. of water.
- Driving a vehicle- A gallon of gas takes about 13 gallons of water to produce.

How to reduce household water consumption:

- ► Limit your time in the shower to 5-minutes.
- Make sure faucets are shut off and not leaking.
- Gauge how often you water your grass.
- ► Try to wait to have full loads of laundry.
- Car-pool or make use of time out and about.
- Have full loads of dishes for dishwasher.

For more information check out this website:

http://www.thinkh2onow.com/
water conservation facts.php

## 4-H and Effective Meetings



Kent DeCardenas County Extension Agent 4-H

One of the outstanding benefits of the 4-H club experience for the youth members is that they run the club. One of the outstanding benefits of my job as a 4-H Extension Agent for the county is that I get to visit the more than twenty clubs and witness our members run their meetings. Yep, I'm serious when I say that I enjoy meetings.

Now don't get me wrong, I definitely don't enjoy all meetings, but 4-H meetings are something different. The youth presidents and officers that run the meetings and give their reports are very dedicated to their positions and their audiences. And while every club follows Robert's Rules of Order and has similar agendas, each club has a different flavor and tone to their meetings which makes each club unique.

Having visited many clubs and experienced many iterations of the 4-H meeting, I have seen several important points on effective meeting management repeated time and again. At times I find myself sitting through non-4-H meetings wishing the organizers could follow the structure of a club meeting.

In the interest of everyone who has to sit through a poorly run meeting, I thought I would share some of the points that allow 4-H officers to be effective leaders.

- Make an agenda. An agenda is both a plan for the meeting and the document that will keep the meeting on track. 4-H presidents are tasked with making the agenda and following it. With an agenda, the opportunity to waste time by going off topic is minimized if not completely done away with. Have copies of the agenda available when the meeting starts and, if possible, send the agenda out to attendees prior to the meeting.
- members are often very busy youth with many activities. Key to a successful 4-H meeting is the president gaveling the meeting to order on time. Always start your meetings on time and agendas



should have a start time. Let people know when the meeting will end. The only reason for starting late is if an adverse condition like weather or traffic has affected a majority of your attendees.

- Budget time for the meetings appropriately. When you set the agenda, make sure you set enough time to cover all the topics. If you are having a meal, breaks, or activities during the meeting, make sure you set enough time aside for these things as well. 4-H meetings often have a game or recreation activity scheduled. These are always listed on the agenda and organized so that they will not make the meeting run late.
- Learn Robert's Rules of Order.
   Robert's Rules is a system for managing meetings in a parliamentary process.
   With these rules, 4-H youth learn how to bring matters before the group, hold thoughtful and respectful discussions, and record and carry out their decisions on issues. While not every meeting is a group of equals, being familiar with Robert's Rules will encourage both organizers and attendees to provide thoughtful input, attentive discussion, and to take notes.
- Know who is present. 4-H clubs are open to new members and families all year. Effective clubs have a dedicated officer, usually a vice-president, tasked with checking roll and greeting visitors. Sometimes more important than the topics on the agenda are the people in the room. Having a list of participants is crucial to make a meeting worth your while.

As the 4-H clubs throughout Tarrant County elect officers for the coming year, a new group of youth will learn the fine art of effective meeting management. I hope that you too can learn from the 4-H leadership example to make your meetings better. If you are interested in learning more about 4-H or enrolling as a volunteer or member, please visit the Tarrant County 4-H website at tc4h.org.

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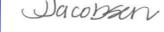
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