



Farm Management

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perhaps a subject that was never discussed openly?

Values guide decisions. How you use time and how you spend money reflect your values. Also, the goals you establish mirror what you have chosen as important things in life. Answering the following questions may help you identify some of your values:

- **Family:** Do you want to have children? If so, how many? What type of lifestyle would satisfy you most? Are you prepared for the financial responsibilities of a family?

- **Work:** Are you satisfied with your job? Do you make as much money as you would like? How do you feel about both the husband and wife working outside the home or farm? Are you willing to move for job advancements?

- **Home:** Do you want to rent or own a home? Can you afford to furnish your own home as you would like?

- **Transportation:** Could you get along with only one car? Would you be willing to drive less? Would you be satisfied with a smaller car?

- **Recreation:** What do you do for recreation? Would you be satisfied spending less money on recreation or hobbies?

- **Future security:** Are you comfortable buying now and paying later? How important is savings? Have you started to plan for retirement? What provisions have you made to provide for your family in case of death or disability?

Living With Change

Change, confusion, and conflict are a normal part of everyone's life. Changing employ-

ment patterns and roles for men and women, along with uncertain economic times, have caused us to rethink how we earn and how we spend.

It is easy for family members to be guided by messages heard from the world around them. Often, the result can be a loss of knowing what is really important to each individual and to families as a whole.

Anticipating and dealing with change as it affects the way money is used is a challenging aspect of financial management. Clarifying values, analyzing potential causes of money problems, and developing some skills in communication can make money management a satisfying experience for your family.

Money Problems Summary
Most families face money problems because of a lack of planning and communication. These problems generally fall under four categories.

- **Value conflicts.** To save or spend, to buy life insurance or a new car for college tuition or a new drill, these choices reflect values and potential conflicts. No two persons have exactly the same values, but when there are sharp differences in values in a family, negotiation is vital. Dissimilar values between spouses will either result in each establishing different goals and priorities, or none at all.

- **Unrealistic goals.** Striving immediately for the same quality house, furnishings, and car that took your parents 30 years to earn is a common problem. Insisting on unrealistic standards often results in frustration and, worse, overindebtedness. Setting priorities, resisting outside pressures of advertising and

peers, and taking satisfaction from the "no cost" aspects of life can help.

- **Emotional uses of money.** Buying status, friendship, or love; controlling or punishing others by withholding money; and overspending to get back at another family member are all emotional uses of money. When hidden meanings are attached to money and they go unrecognized, trouble brews. Strive to recognize and prevent emotional use of money.

- **Lack of planning.** Impulse buying with credit cards, daily trips to the store, inadequate health insurance, and low-yield investments all indicate a lack of financial planning. Setting new goals and seeking alternatives are necessary for successful financial management. In times of inflation and rapid change, relying on old habits can be costly.

Guidelines For Talking About Money

Ask the following questions when talking about money with a spouse or another member of the family.

- How do you feel about the way your family communicates about money?

- Share your "ideal." How would you like your situation to be?

- Identify where you would like some help. Do you agree or disagree about needs for help?

- What are some sources of help available to you?

- Are you able to talk with another person about his/her financial mistakes (such as overspending and making a large purchase without consulting you)?

- Are you able to talk about potential money problems before they happen?

Making financial decisions is a challenge for every family. If you run into problems making decisions, these steps may help you arrive at an acceptable solution:

- **Step 1.** Define the problem. Be specific. List only one problem at a time.

- **Step 2.** List ways the problem could be solved. Write down all possible solutions that come to mind. Do not judge their worth at this point.

- **Step 3.** Now evaluate each of the solutions listed in Step 2. Are they workable practical and agreeable to everyone involved? Can you combine several alternatives?

- **Step 4.** Select one solution. Outline the steps necessary to arrive at this solution.

- **Step 5.** What might stand in the way of reaching your goal? How can you avoid these obstacles? What are you willing to sacrifice to solve this problem? Whose support do you need?

The "Talk About Money and Family Worksheet" is designed to give you more insight into your values and attitudes about money. It also will indicate some of what you know about your family's income and spending patterns. Ask other family members to fill out the worksheet. Do not let the other person(s) see your responses until the worksheets are completely filled out. Then compare. Talk about points of agreement and disagreement. Can you see any differences in values and attitudes that may be causing conflict in your family? Can you pinpoint potential problems? Use the above information to help with your discussion.

Talking About Money And Family Worksheet
When you're talking about money with your spouse or another family member, consider these questions as starting points:

- What do you think about the way your family communicates about money?

- Share your "ideal." How would you like your situation to be?

- Identify where you would like some help. Do you agree or disagree about needs for help?

- What are some sources of help available to you?

- Are you able to talk with another person about his/her financial mistakes (such as overspending or making a large purchase without you)?

- Are you able to talk about potential money problems before they happen?

- Use the following "Talk About Money Worksheet" to give you more insight into your values and attitudes about money. Use it to find out what you know about your family's income and spending patterns.

Doyle Begins AGA Work

WESTMINSTER, Colo. — S. Patrick Doyle will begin work with the American Gelbvieh Association on July 10 as its new director of education and research.

Doyle replaces Bob Weaber, who is leaving AGA after five years to pursue a doctorate at Cornell University in Ithaca, N.Y.

Doyle earned a bachelor's degree in animal science-industry option from Texas A&M University. He has also completed a master's and doctorate in animal breeding and genetics at Colorado State University.

During his graduate work at Colorado State University, Doyle was the coordinator for the John E. Rouse Colorado State University Beef Improvement Center near Saratoga, Wyo. He coordinated data management and collection, within-herd genetic prediction, and presented performance data for both the cowherd and the Center's bull performance test. Doyle also assisted with selec-

tion and mating decisions for the Center's cowherd.

His research projects revolved around the potential impacts of sexed semen adoption in commercial beef production and genetic parameter estimation for reproduction traits such as heifer pregnancy and gestation length.

As director of education and research, Doyle will coordinate the AGA's National Cattle Evaluation, work with additional research for Gelbvieh, and be a genetic resource person for Gelbvieh members. He will also be the AGJA staff adviser and work with Gelbvieh junior members.

"The AGA is fortunate to find a person as technically competent as Patrick, that also has real-world practical application of the newest technologies," said AGA Executive Director Don Schiefelbein. "We are sorry to lose Bob Weaber, but wish him all the best in his new endeavor. Patrick will be an excellent addition to the current AGA staff and we look forward to him getting started."

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Jim Kulick will give a demonstration of PA DHIA's Barn Owl 2000™ and Professional Hoof Trimmers Inc. will demonstrate hoof trimming.

PENNSYLVANIA
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Dave Lentz from the National Holstein Association will demonstrate digital photography and its compatibility with PA DHIA's Barn Owl 2000™.

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