



CARING

A service of your *Caring for the Mind* and
Employee Assistance Programs

Ways to Save More

If you look carefully, you can sometimes find extra cash in unexpected places. Even in these tough economic times, you need to start an emergency fund.

1. If you are getting an income tax refund, save it.
2. If family members give you cash for your birthday, save it.
3. Buy used instead of new and save the difference.
4. Take the money you spend on designer-label clothing, lottery tickets, videos, expensive



- cosmetics and bottled water and save it.
5. After you've paid off a loan, keep making payments to a savings account.
6. Give your savings the priority as you give a mortgage or installment loan payment.

In Honor of the Boll Weevil



A monument of a woman holding a platter stands in the town square of Enterprise, Alabama. The monument has been ridiculed and made sport of by national media because on the platter is the statue of a bug – an obnoxious little creature called a boll weevil.

What they found was that boll weevils didn't like peanuts, so this quickly became an alternative cash crop. Other farmers caught on quickly.

Another businessman, Bon Fleming, came up with the idea to honor the boll weevil – not for the devastation it caused Coffee County, but for forcing farmers to diversify crops. The statue of the woman was erected in 1919 to do the honors. The boll weevil itself was added in 1949.

Why would a small town like Enterprise spend money to create a monument to a bug? Back in the early 1900s, cotton was king in Alabama. Chances are that if you were a farmer, cotton was your primary cash crop. But a terrible thing happened. The boll weevil, native to Mexico, invaded the south during 1910-1915, and its favorite food just happened to be cotton. These little critters ate field after field of cotton, leaving farmers cashless. You didn't have seed money for next year's crop if your crop didn't make.

One Enterprise businessman realized the boll weevil was devastating local prosperity, so he took matters into his own hands. His name was H.M. Sessions, and he decided that peanuts would make a good crop for the area. In 1916, he convinced a deeply-indebted farmer named C.W. Baston to take a chance on peanuts for one year. Baston was a cotton farmer who had been hit hard by the boll weevil, and Sessions' offer to supply the peanuts for planting, a picker to harvest them, and \$1 a bushel was too good an offer to refuse.

For many of us, our lives are changing quickly. The retirement money we thought we had socked away has eroded so much we don't even want to open the quarterly statement. Or maybe the financial institution has taken our house away from us. Or the company where we were a hard-working and loyal employee for many years has told us it no longer needs us. Or family members are moving in with us.

The moral of the boll weevil story is that change is part of life, whether it's caused by a bug or bank failures or foreclosures or job losses. Change just happens. Some of us will keep planting cotton (fight the change and try to hang onto what is familiar); others of us will diversify our crops (accept the change and find ways to incorporate it into our lives).

What will you do?

Basic Rules of Human Relations

1. Try to understand others. Stephen Covey said it best when he said, "Seek first to understand and then to be understood."
2. Be dependable and honest. It builds trust.
3. Encourage people in any way you can. Compliment them on their work, cheer them on when they take risks, and listen to them.
4. Set boundaries. They give structure to relationships. All of us like to know what the rules are.



5. Keep people informed about what is going on with you. Be sure to ask about them and their lives. It shows you care.
6. Consider that people have different personalities, learning styles, etc. Use this information to better communicate.
7. Remember that men and women communicate differently. Men exchange information. Women build relationships.



Teenagers and Depression

As many as one in 10 young people will experience an episode of depression by the end of their teenage years. It can interfere with daily life, lead to suicidal thoughts and behavior and affect a person throughout their life.

The warning signs of depression in teens include:

- Feeling deeply sad or hopeless
- Loss of pleasure or interest in activities that they enjoyed earlier
- Anxiety and panic
- Turmoil, worry and irritability - May lash out in anger or brood because of the distress he/she feels
- Difficulty organizing, concentrating or remembering
- Negative views of life and the world
- Feeling worthless and guilty - May feel stupid, ugly or bad
- Drastic changes in appetite or weight
- Difficulty falling asleep and staying asleep
- Sluggishness - A depressed child often talks, reacts and walks slower than other children

- Avoiding and withdrawing from friends and family
- Restlessness - May lead to behaviors such as fidgeting or acting up in class
- Self- mutilation and suicidal thoughts

Getting help

If you suspect that your child suffers from depression, find a counselor that specializes in working with children. The child needs to connect with the counselor. One that is too formal or can't establish rapport with children will not be effective.

The Pastoral Institute has several counselors who work with children. Call 706 649-6500 for an appointment.



About CARING

CARING is a quarterly publication of the Business Resource Center of the Pastoral Institute. It is designed as a resource to help you cope with the challenges of daily living at home and at work. Your *Caring for the Mind* and Employee Assistance Programs provide counseling for you and your family when you face personal and family concerns. To make an appointment in Columbus, call (706) 649-6500. In Lanett, AL, call (334) 644-1172. In other areas, call (800) 649-6446 to get a referral to a counselor in your area.

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