

9 Important Communication Skills for **TALKING ABOUT MONEY**



Written and compiled by Victor W. Harris

9 Important Communication Skills for Every Relationship

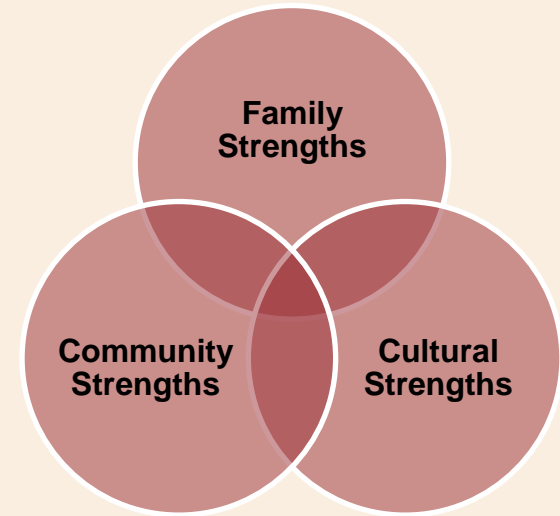
TEACHER'S OUTLINE

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Family Strengths Perspective

- Appreciation and Affection
- Commitment
- Positive Communication
- Time Together
- The Ability to Cope with Stress and Crisis
- Spiritual Well-Being



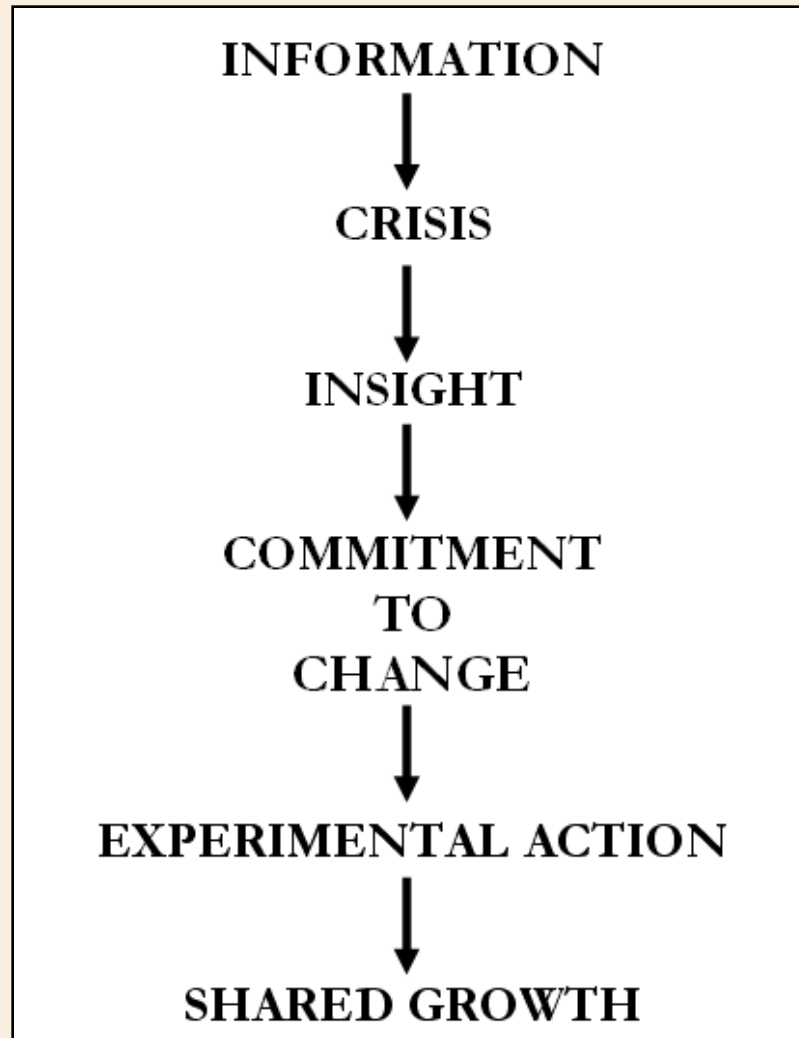
Community Strengths

- Supportive environment
- Effective educational system
- Support for families practicing religion
- Support for families needing assistance
- Safe, secure, and healthful environment

Cultural Strengths

- Rich cultural heritage
- Shared cultural meanings
- Political stability
- Economic stability
- Understanding of global culture and society

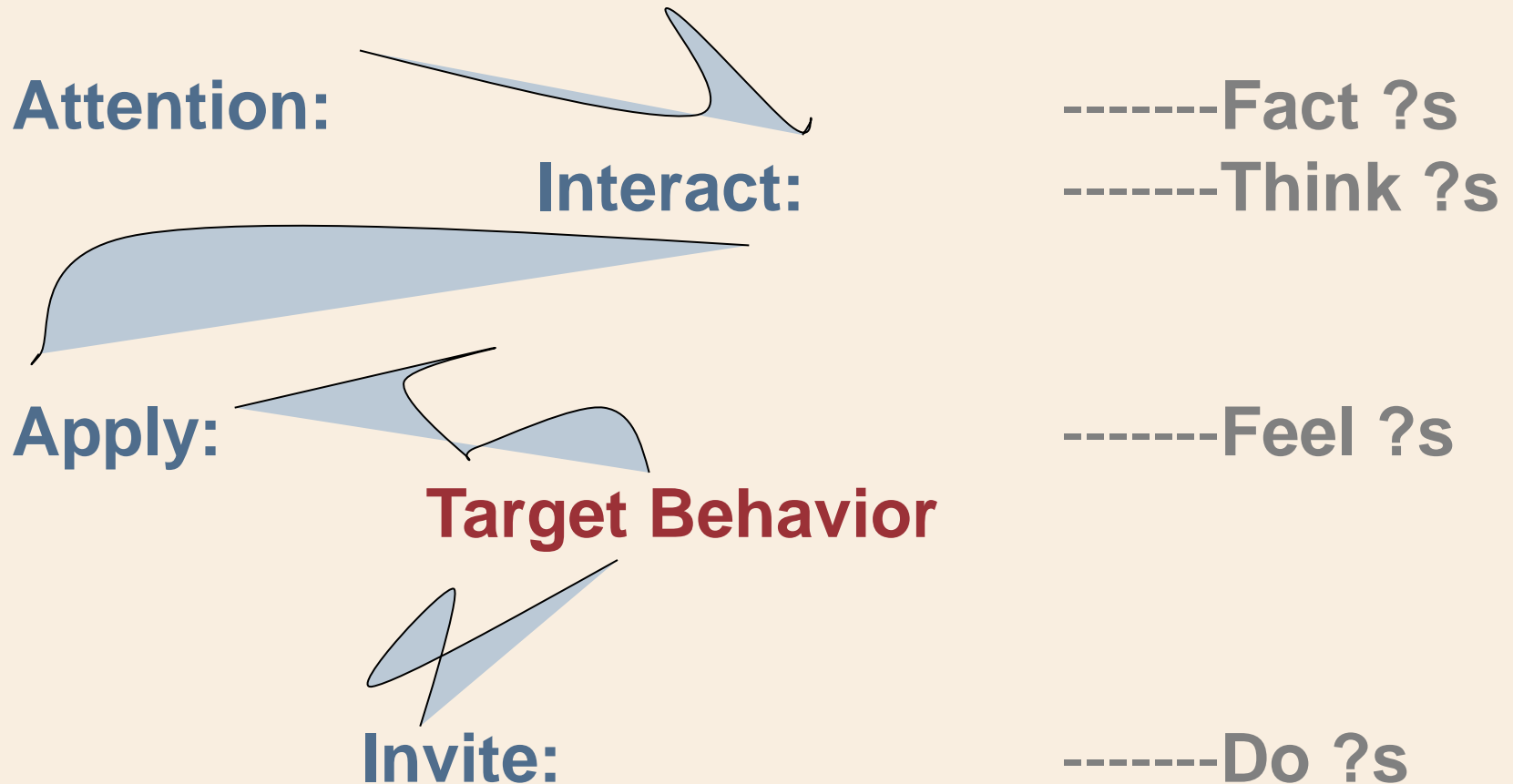
The Process of Change



Source: Mace, D. (1981). The long trail from information giving to behavioral change. *Family Relations*, 30, 599-606.

AIAI-FTFD Teaching Model

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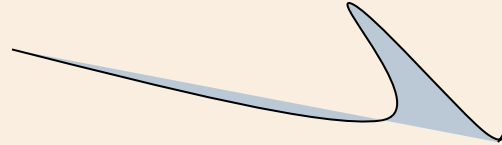
Topic: **AIAI-FTFD Preparation** © Victor William Harris

Student Need(s): Competence, Growth (knowledge and skills) <u>Content 2-3 Concepts/Principles:</u> (1) 4 Don'ts (2) 5 Do's = 9 Skills		Overall Goal: Help students learn the 9 Skills (i.e., practice them in class and motivate them to use them at home).			
Target Skills-Cognitive, Emotional, and Behavioral Processes: Cognitive – Identify 5 Do's & 4 Don'ts Emotional – Confidence using 9 Skills Behavioral – Implement the 9 Skills		Objectives: Teach <u>Knowledge & Skills:</u> Part I: The Four Don'ts Part II: The Five Do's Provide Opportunities to practice the 9 Skills (in class and at home)			
Role: Facilitator, Expert, Consultant....Delivery Strategies: AIAI, FTFD, Variety					
<u>Unit/Section</u>	<u>Instructor Will Do</u> - Teach the 5 Do's - Teach the 4 Don'ts - Provide opportunities to practice the 9 Skills (in class and at home)	<u>Learner Will Do</u> - Understand the 5 Do's - Understand the 4 Don'ts - Practice and apply the 9 Skills in class and at home	<u>Content</u> (Bold Items) 1. Facts 2. Concepts 3. Principles	<u>Mental Process</u> (Bold Items) 1. Remember 2. Understand 3. Apply 4. Analyze 5. Evaluate 6. Solve 7. Create 8. Design	<u>Method</u> (Bold Items) 1. Audio 2. Visual 3. Praxis

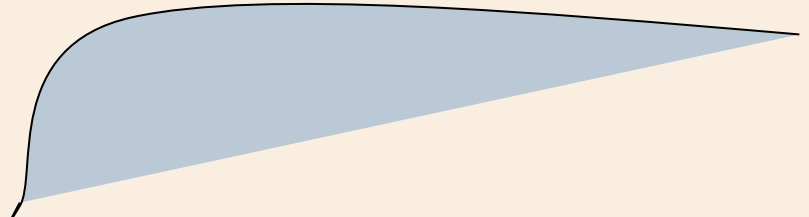
AIAI-FTFD Delivery

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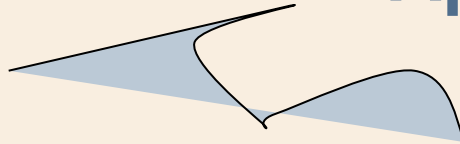
Attention:



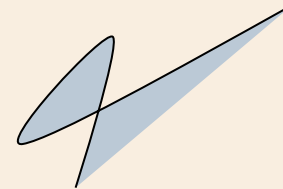
Interact:



Apply:



Practice Target Skill: Cognitive/Emotional/Behavioral



Invite:

9 Important Communication Skills for

TALKING ABOUT MONEY

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Welcome!

- Electronic Data Information Source (EDIS) Publications
 - 9 Important Communication Skills for Every Relationship
 - Online: <http://edis.ifas.ufl.edu/fy1277>
 - 10 Rules for Constructive Conflict
 - Online: <http://edis.ifas.ufl.edu/fy1276>
- Introductions
- Welcome Handout





NAME _____

Welcome to Class!

GOAL: The overall goal of this workshop is to teach you a minimal set of *9 Skills* (Gottman, 1994) that can help you, if you choose, to drive a wedge into some of the negative communication cycles that may be disrupting your relationships and overall happiness.

You will be asked at the end of this workshop to evaluate the information and skills training you have received in terms of how helpful it has been for you personally and for your relationships. We appreciate and value your feedback and will keep your results confidential.

One purpose/goal for attending this class: _____

9 Important Skills Training

Learning Objectives

Knowledge

- Part I: The Four Don'ts
- Part II: The Five Do's

Skills

- Provide Opportunities to practice the 9 Skills (in class and at home)

Learning Outcomes

Knowledge

- Understand the Four Don'ts
- Understand the Five Do's

Skills

- Practice and apply the 9 Skills (in class)
- Practice and Apply the 9 Skills (at home)

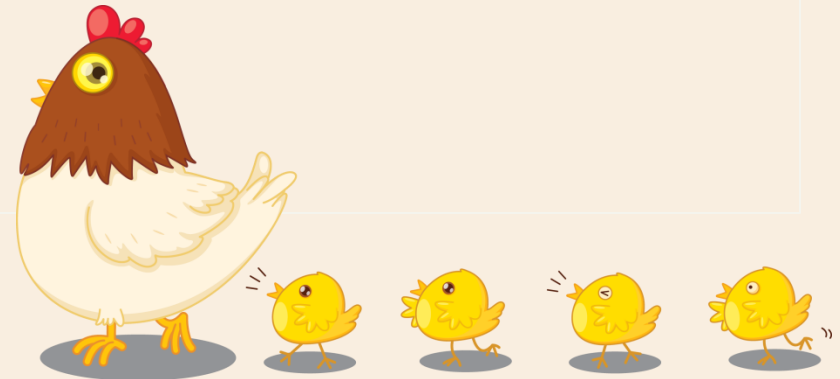
9 Important Skills Training

- **Knowledge:** Defined as awareness and accessibility to “information, facts, ideas, truths, and principles” (Encarta, 2007).
- **Skills:** “The ability to do something well, usually gained through training or experience” (Encarta, 2007).

Why Did the Chicken Cross the Road?

It All Depends On Who You Ask –

- **Kindergarten Teacher:** To get to the other side.
- **Plato:** For the greater good.
- **Aristotle:** It is the nature of chickens to cross roads.
- **Darwin:** Chickens over long periods of time have been naturally selected and are, therefore, genetically disposed to cross roads.
- **Karl Marx:** It was an historical inevitability.



Why Did the Chicken Cross the Road?

It All Depends On Who You Ask –

- **Sir Isaac Newton:** A chicken will continue crossing the road in a uniform motion unless acted upon by some other force.
- **Albert Einstein:** Did the chicken really cross the road or did the road move beneath the chicken?
- **Ralph Waldo Emerson:** The chicken did not cross the road...it transcended it.
- **Robert Frost:** To cross the road less traveled by.

Why Did the Chicken Cross the Road?

It All Depends On Who You Ask –

- **Earnest Hemingway:** To die, in the rain.
- **Sigmund Freud:** The fact that you are at all concerned about the chicken crossing the road reveals your latent sexual insecurities.
- **The Bible:** “And God came down from the heavens, and He said unto the chicken, ‘Thou shalt cross the road.’ And it came to pass that the chicken obeyed and crossed the road and much rejoicing was heard in all the land.”

Why Did the Chicken Cross the Road?

It All Depends On Who You Ask –

- **Martin Luther King, Jr.:** I envision a world where all chickens will be free to cross roads. Free at last! Free at last!
- **Richard Nixon:** The chicken did not cross the road. I repeat, I knew nothing about the chicken crossing the road.
- **Bill Clinton:** I did not cross the road with that chicken. What do you mean by 'chicken?' Could you define 'chicken,' please?

Why Did the Chicken Cross the Road?

It All Depends On Who You Ask –

- **Bill Gates:** Who cares! We own the road! We own the chicken!
- **Grandpa:** In my day, we didn't ask why the chicken crossed the road. Someone told us that the chicken crossed the road and that was good enough for us.
- **Colonel Sanders** (Founder of Kentucky Fried Chicken): I missed one?

Why Talk about Money?

It All Depends On Who You Ask –

- So why talk about how to talk about money?
- Many meaningful (and heated!) discussions take place about money.
- What are some money issues people talk about? argue about?
- How we *think* and *talk* about money significantly influences our mental health and our relationships!

**Focusing on the process of
communication is KEY TO SUCCESS!**

Money Personalities

If I see it and I want it, then I just have to have it. I can't think of anything else until it's mine.

If we can pay \$400 a month more toward principle, we can have our house paid off in six years.

I don't mind wearing older clothes as long as I can give to the charity.

The sports car is a little out of my price range, but I'll look SO good when I drive it to work.

Spending money is a sign of weakness.

I have a dollar in my wallet and I'll feel like a failure if I spend it.

Money is the opiate of the proletariat establishment.

Let's party and have fun!

Money Issues and Habits

Real Families, Real Answers

- Budgeting
- Planning for the future
- Impulse buying
- Excessive materialism
- Preoccupation with social image
- Using money to control others
- Addictive behavior

Money Habitudes

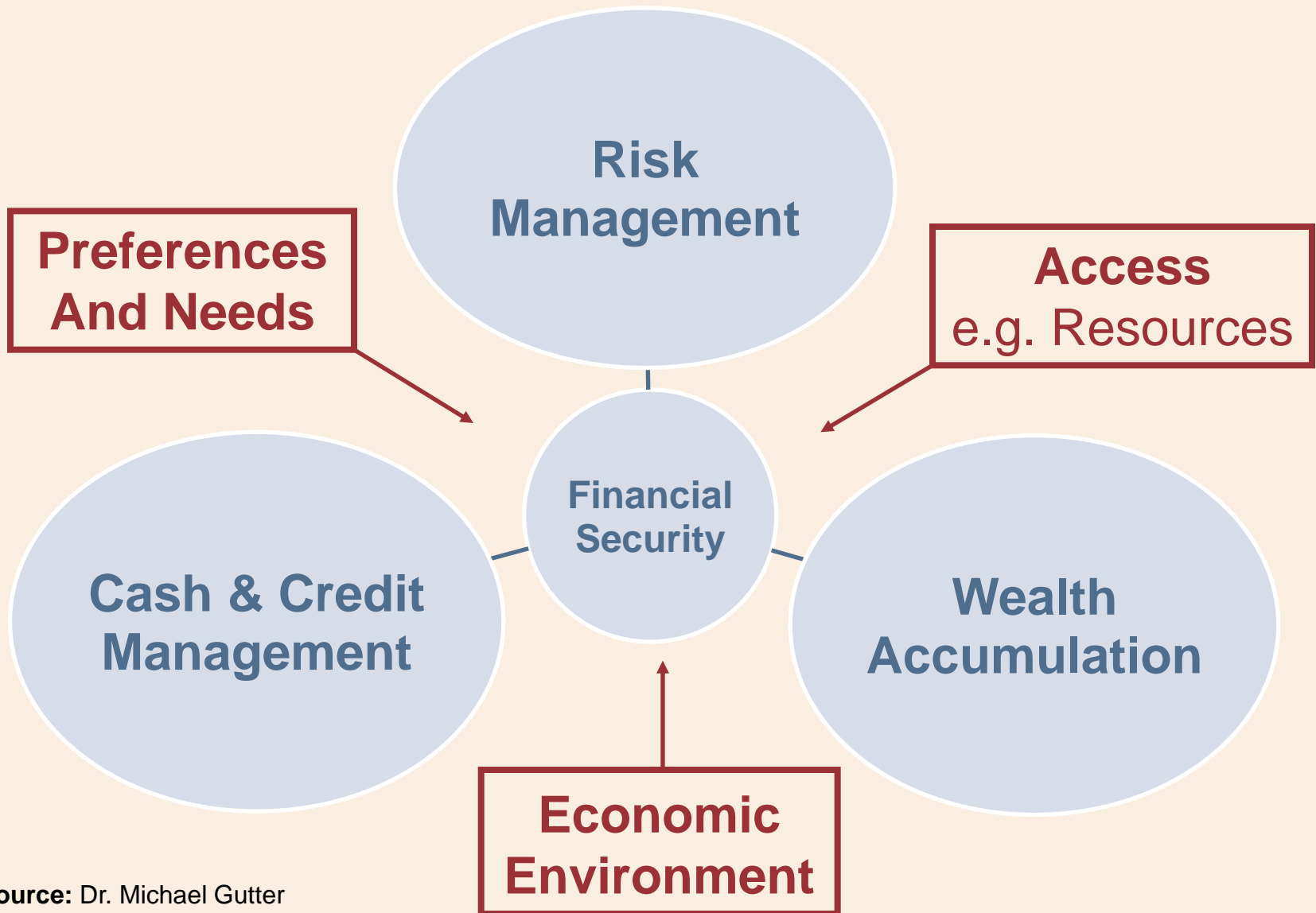
(Syble Solomon)

- Spontaneous
- Free Spirit
- Security
- Targeted Goals
- Selfless
- Status

What Does Healthy Financial Management Look Like?

- **Healthy Financial Management:** A person who “understands and makes prudent decisions for personal finances in five areas: (1) earning; (2) spending; (3) saving; (4) borrowing; & (5) protecting against risk” (Financial Literacy & Education Commission, 2010).

Financial Security



How Is Money Associated?

Influence on Marital Quality and Happiness	Variables		Trend
	Keys: Increased ↑	Decreased ↓ Stable ↔	
+	Educational Attainment: Men & Women		↑
+	Family Income		↑
+	Married Men Working		↓
+ –	Married Women Working		↑
+	Marital Power (Decision-making, Economic Contributions, Status)		↑
+	Egalitarianism		↑
Note: These same trends continue today.	–	Desire for Self-Fulfillment	↑
	–	Commitment to Lifelong Marriage	↓
	–	Positive Marital Interaction	↓
	–	Duration of Marriages	↓
	–	Divorce Proneness	↑

Source: Amato, P., Johnson, D.R., Booth, A., Rogers, S.J. (2003). Continuity and change in marital quality between 1980 and 2000. *Journal of Marriage and the Family*, 65(1), 1-22.

Part I: The Four Don'ts



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What Do We Talk About?

- Describe a happy family.
- What I like most about myself is . . .
- What I appreciate most about you is . . .
- What worries me most is . . .
- Define true love.
- My favorite thing to eat is . . .
- What makes me happy is . . .
- My most prized material possession is . . .
- I like to spend money on . . .
- Something I do pretty well is . . .
- I exercise . . .
- Something that bothers me is . . .

What Are Some Things We Argue About?

- 1) Gender Issues and Perspectives
- 2) Commitment and Loyalty
- 3) Power and Control
- 4) Money and Finances
- 5) Sexual Issues and Ideologies
- 6) Autonomy and Privacy
- 7) Children and Parenting
- 8) Health, Nutrition, and Health Care

Adapted from: Gottman, J.M. (1994a). *Why marriages succeed or fail*. New York: Fireside.

Gottman, J.M. (1994b). *What predicts divorce? The relationship between marital process and marital outcomes*. Hillsdale, NJ: Lawrence Erlbaum Associates.

Gottman, J.M., Katz, L.F., & Hooven, C. (1997). *Meta-Emotion: How families communicate emotionally*. Hillsdale, NJ: Lawrence Erlbaum Associates.

The Crying Baby

When James' oldest daughter was a newborn, he and his wife lived in a small two bedroom condo. James and his wife were in one bedroom and their daughter was in the other. James' wife was not working outside the home at the time and he had a 45 mile commute each way to work that required him to wake up at 5:30 a.m. One night about 3:00 a.m., James was awakened by the sound of his daughter crying in her crib. The first thought or feeling that popped into his head and heart was, "go attend to your daughter's needs," whether she needed to be changed, held, fed, or covered by a blanket. Almost as quickly as that thought . . .

The Crying Baby

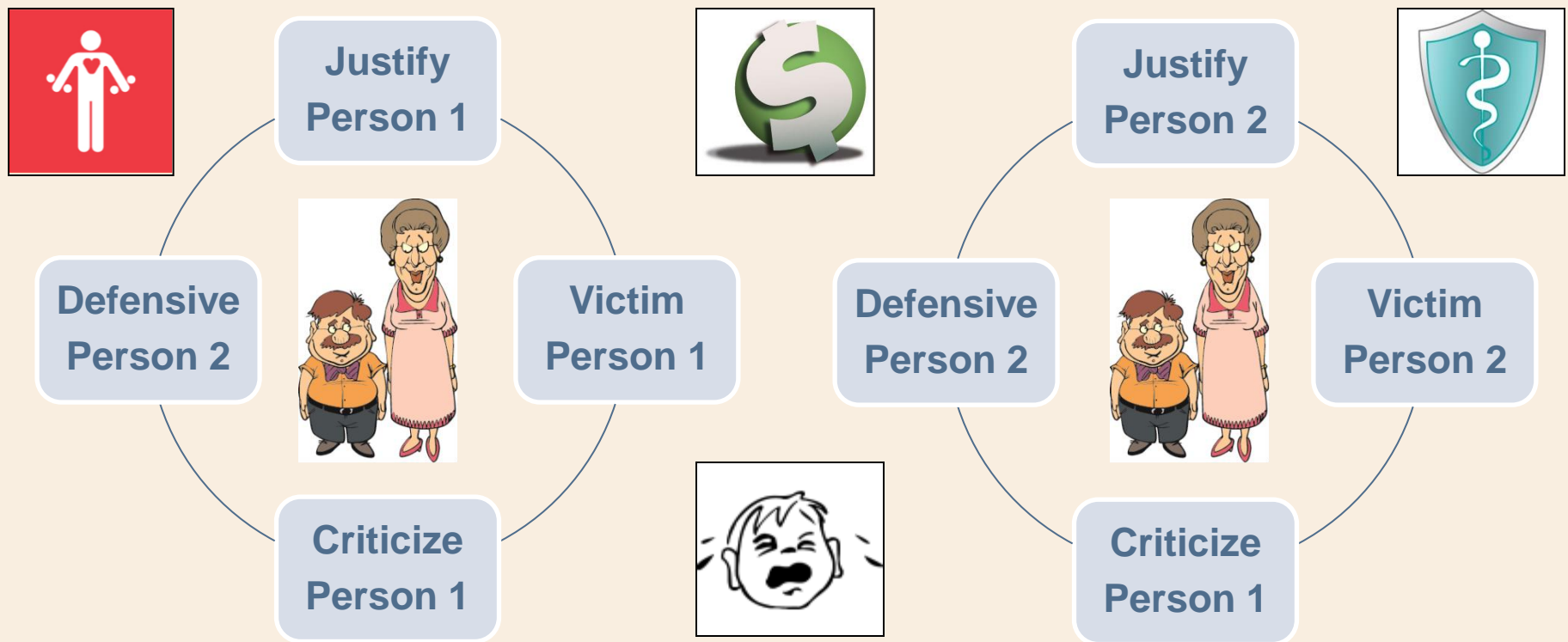
occurred to James, he dismissed it and continued to lie in bed, although he was wide awake now. At the moment that he refused to help his daughter as he felt he should, he began to have some strange thoughts and feelings towards his wife. He began to think how lazy and inconsiderate she was, although she was still sleeping and had not heard their daughter cry. He felt justified in continuing to lay in bed because he was the one who had to get up in a couple of hours anyway to get ready for work. She could take a nap later in the day if she wanted to and he could not. James was upset that she had not yet heard their daughter cry and he . . .

The Crying Baby

found himself not only accusing her in his heart of being inconsiderate of his need to sleep, but of their daughter's needs as well. The crying continued and grew in intensity, and as it grew so did James' sense of being victimized. James' wife was soon awakened by the crying and immediately got up to check on their daughter. James did not let her know that he was awake, but as soon as she left the room he rolled over with a "humph!" thinking that now he would be able to get back to sleep. However, sleep did not come easily.

Communication Patterns

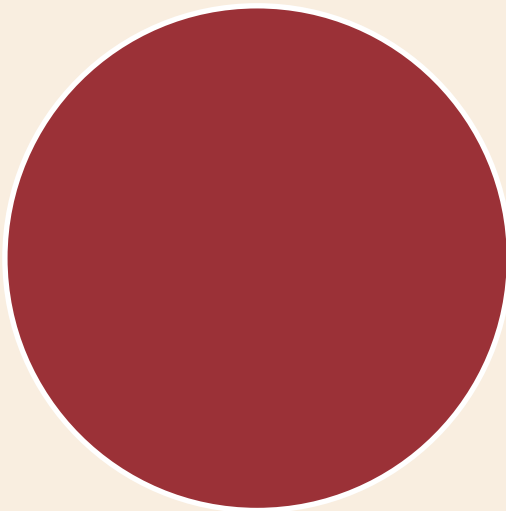
What principles and patterns can we learn from this story?



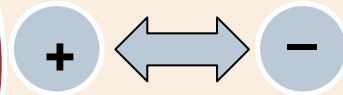
How do these communication patterns play out when we talk about money, health, relationships, or parenting?

Doing the Right Thing for the Right Reason

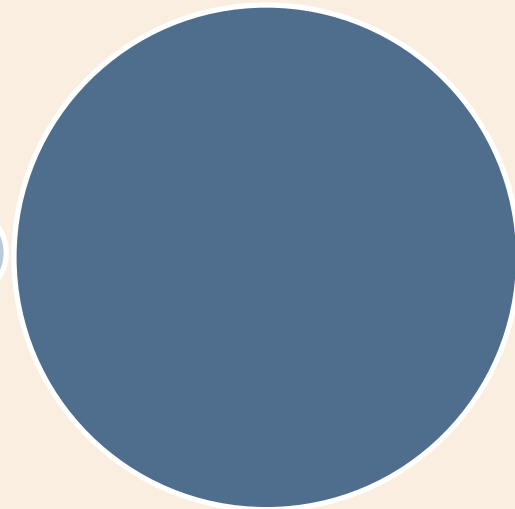
**The
Constructive
World**



Emotions



**The
Destructive
World**



Emotions

9 Important Skills

Part I: The Four Don'ts

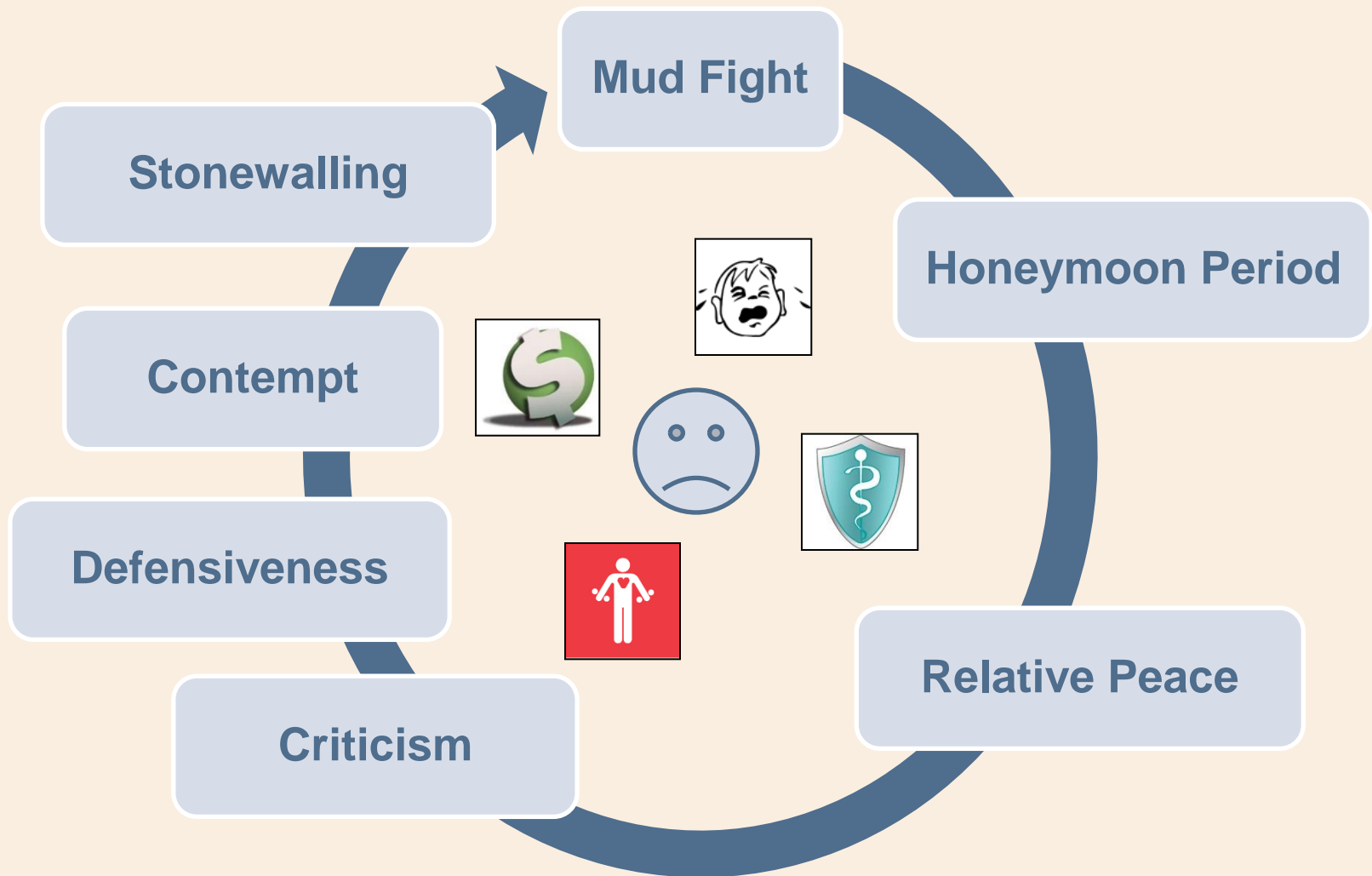
- 1) Criticism
- 2) Contempt
- 3) Defensiveness
- 4) Stonewalling

Part II: The Five Do's

- 1) Calm Down
- 2) Speak Non-defensively
- 3) Use Specific Complaints
- 4) Validate
- 5) Overlearn 9 Skills

Gottman Video

The Cycle of Negativity



How might this cycle play out with people when they talk about money, health, relationship, or parenting issues?

9 Important Skills

Criticism

- You never
- You always
- I accuse you ...
- I blame you ...

Contempt

- Mock, sarcastic, yell, mimic, roll the eyes, call names, ignore

Defensiveness

- Deny responsibility
- Make excuses
- Rubber man/ Rubber woman
- Yes-but . . .
- Repeat yourself
- Whine
- Body language

Application: Choose One!

- **Scenario 1:** Your partner just overdrew the bank account.
- **Scenario 2:** Your partner has diabetes and just ate something that was not a part of the strict dietary plan.
- **Scenario 3:** Your partner is playing *good cop* as a parent and forcing you into the role of *bad cop*.

➔ Use the *Four Don'ts* to discuss the issue. Have fun, but be nice!



Application

Scenario 1: Discuss a recent conflict you had.

- Discuss how criticism, contempt, defensiveness or stonewalling may have been involved in the conflict.
- Identify how you can avoid the use of criticism, contempt, defensiveness, and stonewalling in future conflicts.

Target Behavior:	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Totals
1. Don't Criticize	+							
-Don't attack core personality	—							
-Don't use "never" or "always"								
2. Don't Become Defensive								
-Do accept responsibility								
-Don't make excuses								
3. Don't Use Contempt								
-Don't mock, call names, roll eyes								
4. Don't Stonewall								
-Do be open and available to talk								

Adapted from: Gottman, J.M. (1994). *Why marriages succeed or fail*. New York: Fireside.



Part II: The Five Do's



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Effective Communication

- “I’m getting more exercise lately,” really means ... “The batteries in the remote are dead.”
- “I got a lot done” really means ... “I found Waldo in every picture!”
- “Take a break honey, you’re working too hard,” really means ... “I can’t hear the game over the vacuum cleaner!”
- “You know I could never love anyone else,” really means ... “I’m used to the way you yell at me and I realize it could be worse.”

Effective Communication

- “This relationship is getting too serious,” really means ... “I’m starting to like you more than my truck.”
- “I know exactly where we are,” really means ... “No one will ever see us alive again!”
- “Will you marry me?” really means ... “Both of my roommates have moved out, I can’t find the peanut butter, and we’re out of toilet paper.”

Anonymous

Application: What Would You Say?

- You check your account and notice there has been an unexpected large expenditure. You suspect your partner is the culprit.
- You tell your partner about a health or nutrition concern you have regarding them and s/he becomes defensive.
- Your partner is upset about how little you or your children are doing to help around the house.

10 Rules for Constructive Conflict

- 1) Refuse to Use Destructive Conflict Tactics
- 2) Choose to Gain the Skills to Conflict Constructively
- 3) Focus on Feelings First, then Move to the Specific Issue
- 4) Focus on One Issue at a Time
- 5) Identify the Patterns of Behavior that Reveal the Root Cause of the Issue
- 6) Think Win/Win
- 7) Learn to Calm Yourself
- 8) Learn to Calm Your Partner
- 9) Be Congruent in Your Communication
- 10) Seek Closure and to Resolve the Specific Issue ASAP

9 Important Skills

Part I: The Four Don'ts

- 1) Criticism
- 2) Contempt
- 3) Defensiveness
- 4) Stonewalling

Part II: The Five Do's

- 1) Calm Down
- 2) Speak Non-Defensively
- 3) Use Specific Complaints
- 4) Validate
- 5) Overlearn 9 Skills

Steps to Fair-Fighting

- **Step 1:** Soften Your Start-up
- **Step 2:** Learn to Make and Receive Repair Attempts
- **Step 3:** Soothe Yourself and Each Other (Calm Down, Call “Time Out”)
- **Step 4:** Compromise (Learn to Accept Your Partner’s Faults)

Key: Focus on fondness, respect, and admiration

9 Important Skills

I-Messages

- I feel...when this...
(behavior), because...
 - Describe a feeling
 - Identify a behavior
 - Identify a reason

Accept Responsibility

- I'm sorry . . .
- I understand . . .
- I now realize . . .

Speak Non-defensively

- Soft start-up
- Reduce emotion

Validate

- Listen
 - Eyes, ears, mind, heart
 - Needs and emotions
- Use bridge words

Cycle of Positivity



Application: “I-Messages”

Rewrite the statements using positive I-Messages.

- 1) You never call.
- 2) You're always late.
- 3) That's stupid.
- 4) You always ignore me
when we are together.
- 5) Don't yell at me!
- 6) You probably won't think
it is important, but I need
to talk to you about . . .

- 1) I like it when you call...
- 2) _____
- 3) _____
- 4) _____

- 5) _____
- 6) _____

Application: Speak Non-Defensively

Practice using I-Messages, soft voice, low emotion.

- 1) You never call.
- 2) You're always late.
- 3) That's stupid.
- 4) You always ignore me
when we are together.
- 5) Don't yell at me!
- 6) You probably won't think
it is important, but I need
to talk to you about . . .

1) I feel, (identify behavior),
because...

2) _____

3) _____

4) _____

5) _____

6) _____

Application: Accept Responsibility

Practice accepting responsibility for the criticisms.

- 1) You never call.
- 2) You're always late.
- 3) That's stupid.
- 4) You always ignore me
when we are together.
- 5) Don't yell at me!
- 6) You probably won't think
it is important, but I need
to talk to you about . . .

1) I need to call you more.

2) _____

3) _____

4) _____

5) _____

6) _____

Application: Validation

Determine the needs/emotions being expressed.

- 1) You never call.
- 2) You're always late.
- 3) That's stupid.
- 4) You always ignore me
when we are together.
- 5) Don't yell at me!
- 6) You probably won't think
it is important, but I need
to talk to you about . . .

- 1) feel loved/lonely-hurt
- 2) _____
- 3) _____
- 4) _____

- 5) _____
- 6) _____

Application: Validation & Appreciation

Practice listening with the eyes, ears, mind, heart.

1) **Partner 1:** Tell a recent story of an experience you shared together that you really enjoyed and why.

2) **Partner 1:** Use bridge words and listening with your eyes, ears, mind, and heart to validate what s/he is saying.

1) **Partner 2:** Use bridge words and listening with your eyes, ears, mind, and heart to validate what s/he is saying.

2) **Partner 2:** Tell a recent story of an experience you shared together that you really enjoyed and why.

Application: Putting it All Together

Scenario 1: Discuss a recent conflict you had (e.g., money, health, relationship).

- Discuss how calming down, complaining, speaking non-defensively, and validating could have been used to negotiate the conflict more effectively.
- Identify specific ways you can calm down, complain, speak non-defensively, and validate in future discussions to short-circuit the negative cycle of communication.

Antidotes to the Four Don'ts

 **Criticism**

Complain w/o Blame
(I-Messages; Speak Non-defensively)

 **Contempt**

Build a Culture of Appreciation
(Validate)

 **Defensiveness**

Take Responsibility
(Validate)

 **Stonewalling**

Do Physiological Self-Soothing
(Calm Down)

Cycle of Positivity



Target Behavior:	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Totals
1. <u>Don't</u> Criticize (Do: <i>Complain w/o Blame-I-Message</i>)	+							
2. <u>Don't</u> Become Defensive (Do: <i>Take Responsibility</i>)	-							
3. <u>Don't</u> Use Contempt (Do: <i>Build a Culture of Appreciation</i>)								
4. <u>Don't</u> Stonewall (Do: <i>Calm Down & Soothe Partner</i>)								
5. <u>Do</u> Calm Down								
6. <u>Do</u> Complain Using I-Messages								
7. <u>Do</u> Speak Non-Defensively								
8. <u>Do</u> Validate w/ Eyes, Ears, Mind, & Heart								
9. <u>Do</u> Overlearn the 9 Skills								

Adapted from: Gottman, J.M. (1994). *Why marriages succeed or fail*. New York: Fireside.

9 Important Skills Training

Learning Objectives

Knowledge

- Part I: The Four Don'ts
- Part II: The Five Do's

Skills

- Provide Opportunities to practice the 9 Skills (in class and at home)

Learning Outcomes

Knowledge

- Understand the Four Don'ts
- Understand the Five Do's

Skills

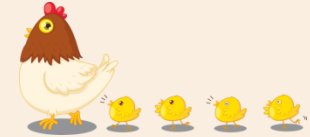
- Practice and apply the 9 Skills (in class)
- Practice and Apply the 9 Skills (at home)

9 Important Skills Training

- **Knowledge:** Defined as awareness and accessibility to “information, facts, ideas, truths, and principles” (Encarta, 2007).
- **Skills:** “The ability to do something well, usually gained through training or experience” (Encarta, 2007).

How Do We Achieve Success?

It All Depends On Who You Ask –



- **Relationship Satisfaction:** Defined as a positive perceptual evaluation of the health of a friendship and the levels of well-being (e.g., happiness) each member of the friendship experiences.
- How we *think about* and *talk about* issues influences our mental and relationship health.

THE PROCESS IS THE KEY TO SUCCESS!

Good Luck!

Evaluation: 9 Important Communication Skills for Every Relationship

1. Please tell us how much you agree with each statement by circling a number for each one.

	BEFORE this session:					Now, AFTER this session:				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
a. I understand how to avoid using criticism.	1	2	3	4	5	1	2	3	4	5
b. I understand how to complain effectively using I-Messages.	1	2	3	4	5	1	2	3	4	5
c. I understand how to avoid contempt.	1	2	3	4	5	1	2	3	4	5
d. I understand how to validate others.	1	2	3	4	5	1	2	3	4	5
e. I understand how to avoid defensiveness.	1	2	3	4	5	1	2	3	4	5
f. I understand how to speak non-defensively.	1	2	3	4	5	1	2	3	4	5
g. I understand how to calm down.	1	2	3	4	5	1	2	3	4	5
h. I understand how to avoid stonewalling.	1	2	3	4	5	1	2	3	4	5
Overall, I understand how I can use the 9 Skills when communicating.	1	2	3	4	5	1	2	3	4	5
i. I am confident that I can avoid using criticism.	1	2	3	4	5	1	2	3	4	5
j. I am confident that I can use I-Messages.	1	2	3	4	5	1	2	3	4	5
k. I am confident that I can avoid contempt.	1	2	3	4	5	1	2	3	4	5
l. I am confident that I can validate others.	1	2	3	4	5	1	2	3	4	5
m. I am confident that I can avoid becoming defensive.	1	2	3	4	5	1	2	3	4	5
n. I am confident that I can speak non-defensively.	1	2	3	4	5	1	2	3	4	5
o. I am confident that I can calm down.	1	2	3	4	5	1	2	3	4	5
p. I am confident that I can avoid stonewalling.	1	2	3	4	5	1	2	3	4	5
Overall. I am confident in my ability to use the 9 Skills when communicating.	1	2	3	4	5	1	2	3	4	5

Evaluation: 9 Important Communication Skills for Every Relationship

1. Please tell us how much you agree with each statement by circling a number for each one.

As a result of this session...	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
q. I will use the 9 Skills to increase positive interaction in my relationships.	1	2	3	4	5
r. I will use the 9 Skills to decrease negative interaction in my relationships.	1	2	3	4	5
s. I will use the 9 Skills to increase positive bonds (friendship) in my relationships.	1	2	3	4	5
t. I will use the 9 Skills to increase happiness and satisfaction (well-being) in my relationships.	1	2	3	4	5

Please check or list: 2. I am: ☐ Female ☐ Male 3. Age _____

4. What is the highest level of education you have achieved? Is it:

- ☐ Less than high school ☐ 4-year college degree (bachelor's)
☐ High school diploma/GED ☐ Graduate or professional degree
☐ 2-year college degree (Associate's)

5. What is your total household income?

- ☐ Under \$20,000 ☐ \$60,000 – \$79,999
☐ \$20,000 – \$39,999 ☐ \$80,000 or more
☐ \$40,000 – \$59,999

6. Marital status:

- ☐ Single ☐ Partnered ☐ White ☐ Asian/Pacific Islander
☐ Married ☐ Widowed ☐ Black ☐ Native American
☐ Divorced ☐ Separated ☐ Hispanic/ ☐ Other(please specify)
 Latino _____

7. I consider myself to be:

8. We would appreciate your feedback for the following:

UF/IFAS is conducting a study to determine if providing the 9 Skills training is helpful for improving healthy relationships. If you would like to participate, please fill in the information below. We will send you a brief survey in three months.

☐ Yes, I will participate in the survey. Send it to us by:

☐ Email. Address: _____

☐ Mail. Address: _____

9. What knowledge did you learn in this session that was most helpful? Please explain.

10. What skills did you learn in this session that were most helpful? Please explain.

Please send all feedback to Dr. Victor W. Harris at: victorharris@ufl.edu
 or: 3028B McCarty Hall D, PO Box 110310, Gainesville, FL 32611-0310