



Barb's Home Notes & Quotes

Ohio State University Extension, Hancock County • 7868 CR 140 Suite B Findlay OH 45840 • (419) 422-3851
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Dear Homemaker,

Happy New Year! It's hard to believe that another year has gone by, but it is exciting to have a fresh start with a brand new year.

What are your goals for 2011? What do you want to do, be and accomplish? Have you developed a plan? OSU Extension may be an important part of your plan for action with the many programs we offer on health and finance issues. Ideas in this newsletter may also be of help.

Get started now, and may you have great success in all your endeavors!

Sincerely,

Barbara A. Brahm

Barbara A. Brahm
 Extension Educator
 Family and Consumer Sciences



My New Year's Wish to You

May you have . . .

- Enough happiness to keep you sweet
- Enough trial to keep you strong
- Enough sorrows to keep you human
- Enough hope to keep you happy
- Enough failure to keep you humble
- Enough success to keep you eager
- Enough friends to give you comfort
- Enough wealth to meet your needs
- Enough enthusiasm to look forward
- Enough faith to banish depression
- Enough determination to make each day a better day than yesterday.

Setting Goals

Time goes by so quickly, and real life is right now. Don't put off your dreams and goals! Set priorities for your life. Determine where you want to be and what you want to accomplish today, this week, this month, this year, in the next five years, and in ten years.

Goals are tools to help us, not trap us. Setting goals helps us measure progress and focus on the activities in which we are involved. They can give your life a feeling of movement.

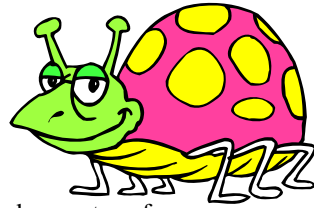
Follow these guidelines for setting goals:

- Goals should be for you and your family.
- Goals should be realistic and attainable.
- Goals should have target dates.
- Goals should be compatible for home and career.
- Goals are not just activities.

Fight Stress

What's bugging you?

There are four major sources of stress:



1. Customary, Anticipated Life Events

These are transitions and events of a normal life. Examples include high school & college graduation, marriage, having children, moving to a new home, changing jobs, and retiring. They normally cause a positive, stimulating kind of stress. Symptoms of distress come when several of these events happen in a short time period or if we resist the changes.

2. Unexpected Life Events

These are the "tragedies and shocks" of life. They include losing a job, being in an accident, being the victim of a crime, or the sudden death of a loved one. These stresses usually occur suddenly without warning, and are out of our control.

3. Progressive Accumulating Events

These are the every day strains of life. It could include unresolved stresses in close relationships like conflict with a spouse or parent-child friction. Other strains might be caring long term for a relative, being bored with your job, or accumulating job pressures. Symptoms from these stresses develop slowly, but can gain momentum as the "victim" feels more worn out and unable to cope.

4. Personal Trait Stress

This type of stress is self-imposed by perfectionism, insecurity, lack of self-confidence, feeling inadequate or jealous. Symptoms of this stress are often chronic and life-long unless the individual changes the source of the stress.

Here are some basic tips to deal with stress in your life:

- ⌘ Plan for changes you know are coming
- ⌘ Take care of your health – get rest, exercise, & eat nutritious meals
- ⌘ Try to avoid pile-up of stress
- ⌘ Share your stress
- ⌘ Know your limits
- ⌘ Make time for fun
- ⌘ Learn to relax – create a quiet scene
- ⌘ Be a participant if you are lonely
- ⌘ Must you always be right?
- ⌘ It's OK to cry
- ⌘ Avoid self-medication
- ⌘ Pray

Sources: *Structured Experiences in Stress Management. Volume II*, N.A. & D.L. Tubesing, Duluth, MN: Whole Person Press. And Ruth Kay, National Institute of Mental Health - Division of Communications and Education – Plain Talk Series.

Sweet, Healthy Sleep Tips

The amount and quality of sleep we get has a great effect on mental health, weight control and our productivity. Here are some tips from Blanchard Valley Sleep Disorders Center:

- Maintain a regular bed and wake time schedule including weekends.
- Establish a regular, relaxing bedtime routine such as soaking in a hot bath or hot tub and then reading a book or listening to soothing music.
- Create a sleep-conducive environment that is dark, quiet, comfortable, and cool.
- Sleep on a comfortable mattress and pillows.
- Use your bedroom only for sleep and sex.
- Finish eating at least 2-3 hours before your regular bedtime.
- Exercise regularly. It is best to complete your workout at least a few hours before bedtime.
- Avoid caffeine (e.g. coffee, tea, soft drinks, chocolate) close to bedtime. It can keep you awake.
- Avoid nicotine (e.g. cigarettes, tobacco products). Used close to bedtime, it can lead to poor sleep.
- Avoid alcohol close to bedtime.



Resolutions to Help Keep Everyone Healthy

Here are some ways to make 2011 a cleaner and healthier year for you and everyone around you.

1. **Get a Flu Shot.**
While flu season starts to peak in November, the heaviest months for flu are December through March. It takes about two weeks after vaccination for the antibodies that provide protection against influenza infection to develop in the body. The Centers for Disease Control and Prevention (www.cdc.gov) recommend that all Americans 6 months of age and older should get a flu shot each year.
2. **Wash Your Hands.**
According to the CDC, the single most important thing we can do to keep from getting sick and spreading illness to others is to clean our hands.

Critical handwashing times include:

- Before and after preparing or eating food
- Before and after tending to someone who is sick
- Before and after treating a cut or wound
- After using the toilet
- After changing diapers or cleaning up a child who has used the toilet
- After blowing your nose, coughing or sneezing
- After handling an animal or animal waste
- After handling garbage

3. **Spread the Word, Not the Germs.**

Help others learn the importance of handwashing for good health. The American Cleaning Institute's Hooray for Handwashing materials can be used in nursery schools, day care centers and at home to teach pre-schoolers the importance of washing their hands. Posters, bookmarks and fact sheets are also available for use in work or school settings. For an overview of materials that can be downloaded or ordered online visit www.cleaninginstitute.org/clean_living/hands_publications.aspx

4. **Cover Your Coughs and Sneezes.**

"Droplet spread" is a major culprit in spreading cold and flu germs. Cough or sneeze into a tissue, then throw it away. If there's no tissue in reach, bend your arm and cough or sneeze into your elbow. The idea is that people are less likely to touch each other's arms than each other's hands. But no matter what cover-up you use, promptly wash your hands.

5. **Keep Food Preparation Surfaces Clean.**

This includes countertops, cutting boards and utensils. Use the appropriate cleaning product for each surface to help remove bacteria that can cause foodborne illnesses. Use a disinfectant cleaning product to kill those bacteria. Clean these surfaces thoroughly and often.

Source: *Cleaning Matters*, January/February 2011

Build a Stronger Family in 2011

When trouble comes, strong families share and resolve it.

That's just one of several important traits researchers are finding in strong families.

Strong families create a way of life that's satisfying and beneficial to family members. Compared to troubled families, they exhibit increased family solidarity, a smaller generation gap, closer communication between marriage partners, stronger religious values and less mobility.

While strong families are recognized by others as strong units, they often don't see themselves that way. We tend to carry a picture of an ideal family in our minds which our own family doesn't match.



Whatever the composition of a family, whether it's two people or twenty, researchers find strong family units tend to:

Appreciate each other. Family members frequently and spontaneously show support, respect and affection for each other. Strong families not only see individual differences among family members, they accept and value those differences. They emphasize and encourage originality and creativity.

Share responsibility for planning and operating of the family's day-to-day life. The opinions of adults and children are invited and considered. A democratic style of decision making is used; the relationship between spouses is based on equality. Strong families are not free of conflict, but they aren't intimidated by it either.

Adapt to change. Strong families are flexible and open to change. They recognize change is inevitable as people develop and grow and can adapt as needed.

Communicate. Strong families talk – and listen – to each other. These families share joy, hope, fear, and sorrow, and experiences, dreams and needs. Their communication is frequent, open, clear, and direct. They listen carefully and hear meanings, not merely words.

Share values. Strong families seem to have a core of values and goals that give direction to daily family life. While these families have a high degree of unity, they also encourage divergent viewpoints and respect individual differences. Strong families use family rituals and traditions to express family values and develop family cohesion.

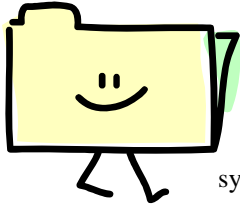
Spend time together. Strong families are busy, engaging in many and varied activities, yet they preserve time for family activities and interaction. Pleasant times together help build a reserve of good feeling. What families do together is not so important. What is important is that the activity is mutually planned and enjoyable.

Connect with others. Strong families have ties with relatives and others outside the family. They are involved in the community and have informal networks of friends, relatives, and neighbors. Effective coping with stress and crisis, researchers find, is enhanced by contacts and connections outside the family circle.

No one factor determines a family's strength. It takes all these traits working together to determine how healthy a family is. Take stock of your family. Look at what you share – fun times together, values you hold high, insights each member contributes, struggles you've survived and learned from, help you've given and received. Put it all together in a slogan, song, banner, poem, or motto that describes the uniqueness of your family.

Source: *Traits of a Healthy Family*, Delores Curran, Littleton CO.

Getting Your Household in Order



Is clutter a problem at your house?

Getting household records in order can save you time, money, hassle, and stress.

Here is a sample household filing system to help you get started.

Addresses/Dates

- Business
- Personal
- Christmas Card List
- Magazine Subscriptions

Auto and Vehicles

- Titles
- Maintenance and Repair
- R.V.'s
- Boats

Bank Records

- Checking accounts
- Savings accounts
- Loan contracts
- Safe deposit box and list of contents

Employment Records

- Contracts
- Retirement plans
- Pensions
- Social Security Records
- Fringe benefits

Equipment and Appliances

- Warranties
- Use and Care Manuals

Financial Records

- Budget
- New worth statement
- Records of earnings
- Records of expenditures
- Loan contracts
- Credit card numbers
- Property tax records
- Receipts and paid bills

Income Tax

- Previous returns
- Cancelled checks (related to taxes)
- Current year information such as medical receipts

Housing

- Mortgage payments
- Lease and rent payments
- Capital improvements
- Household inventory – + 2nd copy in safe deposit box
- Utilities
- Floor plan
- Wiring diagram

Insurance Policies

- Automobile
- Health and life
- Disability
- Homeowners

Investments

- Annuities
- Bonds – records of
- Stocks – records of
- Real estate investments
- Other investments

Organizations/Clubs

- Civic
- Business
- School
- Church

Personal Records

- Educational records
- Marriage license
- Medical records
- Pet papers
- Military records

Reference Materials

- Cleaning
- Crafts and hobbies
- Other

Memo from your child

Don't be inconsistent. That completely confuses me and makes me lose faith in you.

Be Ready to Stop a Fire

By Tim Butcher, OSHA Program Coordinator



There is a tool found at many farms & homes that no one wants to use, is often neglected or forgotten, but can make the difference between a small incident and a disaster. The fire extinguisher is a tool that gets little attention until an emergency occurs. Often times when a fire emergency occurs, the extinguisher is of no use because it cannot be found or does not work.

Consider the following points

when deciding if you are ready for a fire:

Is a fire extinguisher available, accessible and the right type? Usually an ABC fire extinguisher is the best choice, but they do not work well against flammable metal or grease fires. There are specialized extinguishers available for areas where those risks exist.

Has the extinguisher been maintained? An extinguisher should be checked monthly, just to make sure it is still where it is supposed to be. Examine the pressure gauge to determine if the extinguisher has enough pressure to discharge the extinguishing agent. Many extinguisher manufacturers recommend that the extinguisher be inverted briefly during each monthly inspection to keep the dry chemical powder from clumping. Most dry chemical extinguishers should be emptied and pressure tested every 12 years.

Is everyone trained in how to use a fire extinguisher? Does everyone who might need to fight a fire know how to decide when a fire is too big to fight with an extinguisher? Do they know to keep their back to an exit or how long a fire extinguisher lasts? Many fire departments offer fire extinguisher training to the public. Check with the local fire department for training options.

Fire extinguishers are, in many ways, no different than everyday tools. They must be available, maintained and in competent hands to work the way they are designed. Fire extinguishers are unique; they are the one tool no one wants to use, but when needed, they become the most valuable tool around.

Smoke Alarms: A Sound You Can Live With!

By Aletha I. Reshan, Emergency Management Planning and Education Program Coordinator

The National Fire Protection Association provides the following facts related to smoke alarms:

- Approximately 3,000 people in U.S. die in home fires annually.
- Smoke alarms decrease the number of reported fire deaths by one-half.
- From 2003-2006, the majority of deaths in home fires occurred in homes with no smoke alarms or smoke alarms that were not functioning.

- Smoke alarms should be tested every month and replaced every 10 years.
- Most homes have battery powered smoke alarms however hard-wired smoke alarms activated 91% of the time compared to battery operated which activated only 75% of the time in fire large enough to set off smoke alarms.



The following initiatives can be taken to help protect you, your family, home, and business from fires:

- Install smoke alarms on each floor according to manufacturer's instructions and test monthly.
- Maintain an ABC fire extinguisher in the kitchen.
- Develop a fire escape plan, practice at least twice a year
- Define an evacuation meeting location
- Make sure family and employees know emergency numbers
- Make sure children know their address & phone number
- Make sure babysitters and caregivers know fire escape plan, meeting location, emergency phone numbers, address and phone number

Talk about Money Matters

How are your discussions going on money topics? Here is the next set for discussion. For each pair of statements, choose the one you feel is more important. Then take time to discuss your values with your "co-spender". As before, there are no right or wrong answers.

For each pair of statements, choose the one you feel is more important. There are no right or wrong answers.

<input type="checkbox"/> Planning activities ahead of time such as a weekend trip, going out to eat, going to the movies.	<input type="checkbox"/> Going out if the mood strikes.
<input type="checkbox"/> Getting a college degree & postponing a career.	<input type="checkbox"/> Getting into the work force as soon as possible.
<input type="checkbox"/> Being in control of the budget.	<input type="checkbox"/> Having my partner control the budget.
<input type="checkbox"/> Keeping the thermostat turned down & wearing a sweater.	<input type="checkbox"/> Keeping the thermostat at a comfortable, warm temperature.
<input type="checkbox"/> Experimenting & trying new things that might save money.	<input type="checkbox"/> Keeping our present way of spending since it seems to work.

Source: Hudson, Nancy. "Getting to Know You, Your Co-spender, & Money" http://ohioline.osu.edu/hyg-fact/5000/ha_2.html

Net Worth

The net worth statement is a summary of your financial position at a particular point in time (on a given date). It is a list of all your financial assets (what you own) and all of your financial liabilities (the debts that you owe). Net worth is the dollar amount you have when you subtract everything you OWE from everything you OWN. You will need this information when you: borrow money; apply for a home mortgage; determine insurance needs; plan your retirement; write your will and determine estate planning needs in the event of death, divorce, or re-marriage; or settle a divorce.

What are your assets? Assets are any financial material possessions that have monetary value. On the net worth statement, the value is listed as the current market value, not what you paid for them. Assets include things such as: cash on hand or in savings accounts; stocks, bonds, mutual funds; money others owe you; annuities, retirement plans; your home, other real estate and business interests; any vehicle; household furnishings; antiques; jewelry; books, artwork, etc.

What are your liabilities? Liabilities are the financial obligations or debts you owe to other persons or institutions. Liabilities include things such as: mortgages; installment loans; department store and credit card debts; taxes; unpaid bills; etc.

Source: <http://ohioline.osu.edu/mm-fact/0010.html>

Helping Teens Manage Money

Managing money doesn't just happen. Teens learn through experience, and they make mistakes. It may be hard for parents to watch. Parents can help teens learn about managing money to head off some of those mistakes. Parents can help teens learn to plan ahead. They can discuss what the teen would like to buy with the money they have available. These discussions can help the teen determine short- and long-term goals and the costs associated with achieving those goals.

Once the teen has identified goals, it will be easier to make spending decisions, because the goals will serve as guides. Sooner or later, teens learn they do not have enough money for everything they want. Parents can help teens generate a list of alternatives and teach them how to make wise choices among them. When a teen makes a spending error, parents can help the teen evaluate why the error occurred.

Another important lesson for teens is how to "delay gratification." During the delay period, the teen may be able to save enough money to buy the item – or perhaps during that period, the teen may realize the item is no longer desirable. Parents can help children of any age get a grip on managing money. For information, read the "Kids and Cash" fact sheet, No. HYG-5216-96 on the web at <http://ohioline.osu.edu/hyg-fact/5000/5216.html>

Source: Lois Clark, Extension Educator Family and Consumer Sciences, OSU Extension Auglaize Co., Top of Ohio EERA



Which Apple for Fiber?

Apple juice, applesauce, a whole apple – which has the most fiber?

An apple of any variety with the peel on has more fiber than an apple without the peel. And as food changes form, its fiber content may change, too.



1 whole medium apple with peel	3.3 grams fiber
1 whole medium apple without peel	1.7 grams fiber
½ cup applesauce	1.5 grams fiber
¾ cup apple juice	0.2 grams fiber

Source: American Dietetic Association Complete Food and Nutrition Guide, 3rd Edition

Make it a Meal!

By Patti Koester

Extension Program Assistant, Family Nutrition Program

Here's a super easy way to make that box of "mac & cheese" into a nice meal.

Ingredients:

- 1 7.25-ounce package macaroni and cheese mix
- 1 16-ounce package frozen mixed vegetables (or your family's favorite frozen veggie)
- 1 ½ cups chopped cooked beef, pork or chicken
- 1/4 cup non-fat milk
- 1/8 teaspoon garlic or onion powder

Directions:

1. Cook macaroni in large saucepan as directed on package. After 5 minutes, add frozen vegetables and continue cooking until macaroni is tender and vegetables are cooked; drain
2. Return macaroni & vegetables to the pan. Add the meat
3. Stir the cheese sauce mix, milk and garlic or onion powder together. Stir into macaroni mixture. (Omit the butter or margarine recommended on the package)
4. Cook over low heat for 1 to 2 minutes or until heated through, stirring occasionally.

Serving tip: Add some fruit such as fresh strawberries or canned peaches and a glass of low fat milk; combinations such as this create a nutritious, easy, well balanced meal.

* For a vegetarian meal, substitute 2 cups cooked garbanzo, kidney, or black beans for the meat

Source: from the *Healthy & Homemade 2011 Nutrition and Fitness Calendar* by the Iowa State University Extension.

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Keith L. Smith, Ph.D., Associate Vice President for Agricultural Administration and Director, Ohio State University Extension
TDD No. 800-589-8292 (Ohio only) or 614-292-1868