



Barb's Home Notes & Quotes

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Dear Homemaker:

Happy New Year! I trust you had a wonderful Christmas and are ready to start a brand new year! We will soon be back at full staff and are ready to build our new team here at the Extension Office.

Best wishes for a great new year! May you have great success in reaching all your goals for 2012!

Sincerely,

Barbara A. Brahm
 Extension Educator Family and Consumer Sciences

A New Year

Each year is a fresh beginning
 A brand-new undertaking
 New friends to know . . .
 new ways to go
 In the life that we are making . . .



So let us plan with thoughtfulness
 Act with love and sharing
 And fill our year
 with friendship's cheer
 And the joy that comes with caring

By Jean Kyler McManus

Secured credit cards can help build good credit

By Alegra Howard and Ruth Susswein

It's not easy to build a credit record or to rebuild a damaged credit history. One of the few ways to do it legitimately, is with a secured credit card. Consumer Action's new Secured Credit Card Survey found many secured card options that could be used to build a solid credit record.



Many people were deeply affected by the financial crisis, and scores of them are still working to put their personal finances in order. Those who lost jobs often fell behind on their bills, and because of this, many people lost their homes to foreclosure. As if that weren't bad enough, financial troubles often result in damaged credit and lower credit scores, leading to the loss of the financial safety net provided by access to reasonably priced credit.

Secured credit cards are bank credit cards backed by money that you deposit and keep in a bank savings account – as little as \$200 for an equal credit line. A “fully secured” card is one with a credit limit that equals the dollar amount in your security deposit. One surveyed bank, Capital One, requires a partial deposit of as little as \$49 to secure a \$200 line of credit, depending upon the applicant's credit.

The deposit account serves as security for the card. If you default (don't pay your credit card bill for several months) the issuer has the right to cover your debts with the money in the deposit account. You cannot use or withdraw any funds from the security deposit while the secured credit card account is open. (Charges you make with the secured card appear on your statement but are not debited directly from the security account.)

Scouting out a secured card

By Ruth Susswein

Secured credit cards are as varied as their better-known cousins, regular unsecured credit cards. It used to be that the main difference between secured and unsecured cards was a security deposit but now some issuers have gotten creative with partially secured cards and zero-interest cards with hefty annual and/or monthly fees. It's rare to find a secured card without an annual fee, but beyond that, rates, fees and terms vary widely.

The best secured card deals to look for have low interest rates and low annual fees, and pay interest on your security deposit.



When you apply for a secured credit card, you deposit money into a bank account and in return you will receive a credit line that in most cases is equal to your deposit. For example, you sent "Issuer of Your Choice" a refundable \$500 "security deposit" and you get a credit card with a \$500 credit line. The bank keeps your money until you pay off any balance and fees and close the account. If you fail to pay for several billing cycles, the bank considers you a loss and confiscates your security deposit.

Sometimes the issuer gives you more credit than the amount of your deposit. Some issuers increase your line whenever you add to the security deposit account. Watch out for issuers that will increase your credit limit without additional deposits but charge you a hefty fee on each credit line increase.

If you're looking for a secured card, check the fees and terms carefully, as many are buried in the fine print.

Consumer Action's Secured Credit Card Survey found annual percentage rates (APRs) of interest as low as 7.90%. If you plan to "revolve" a balance on a secured credit card look for the lowest APR. Ideally, you will pay all transactions in full and on time each month, and use the card just to build a good credit history or improve a damaged credit record.

Got grace?

While issuers may not call it a "grace period" anymore, you'll want a card that has an interest-free period on purchases you pay in full each month. Pay the bill on time and you're golden. If you allow the balance to carry over to the next month, you lose the "grace" period and you'll be charged interest on your existing balance and every purchase from the time you make it.

Fees and more fees

Some banks may charge you just to apply, although we did not find application fees on any of the cards in this survey. (Avoid cards that charge an upfront application or processing fee!)

The monthly fee is another term to avoid. Two surveyed banks, Applied Bank and First Premier, charge monthly (or maintenance) fees and/or credit line increase fees.

Cash advance, foreign transaction, returned payment, over-limit, late and "additional card" fees may exist on secured credit cards.

Credit limits

In past secured credit card surveys, Consumer Action found issuers that would extend a line of credit that was larger than the security deposit. In this survey Capital One offered to do this, but only for applicants who can qualify because of their credit history.

First Premier also extended extra credit initially but coupled it with hefty fees and exceedingly high interest rates.

Credit reports

The primary reason to get a secured credit card is to build – or rebuild – a strong credit profile. The one sure way to do that is by paying the card on time each and every month. Ask before you apply if your payment information will be sent to the big three credit bureaus, Experian, Equifax and TransUnion.

Even though you have the money to put into a security deposit, you might be prevented from getting a secured card. Some card issuers won't issue cards to applicants who have filed for bankruptcy in the past year or who have a current delinquency or charged off account on their credit reports.

After one year of timely payments you may be eligible for an unsecured credit card. You may notice that other lenders start to court you with unsecured credit card offers in your mailbox. When you successfully apply for and receive an unsecured card, pay off and close the secured card. Then ask the secured card lender to return your deposit.

After a time, you may receive an unsecured card offer from your secured issuer – if it offers unsecured cards. This is because some secured card issuers automatically review your credit history after you've had your secured card for a year or so. These lenders are interested in keeping your business but you may find a better deal by shopping around for a new card with credit unions or community banks.

There is always someone looking to make a buck, so be sure you don't fall for a scam. Be wary of any company that "guarantees you'll get a secured card if you pay them a significant fee," warns Maxine Sweet, vice president of public affairs for Experian. In most cases all you get is a list of companies that offer secured cards, says Sweet. You can get that for free from Consumer Action Bankrate.com and other sources.

Source: Reprinted with permission from Consumer Action News, Fall 2011. Consumer Action. San Francisco CA
web site <http://www.consumer-action.org>

Make Safety a Priority in 2012

Now that the winter holiday season is behind us, it is time to focus on our plans and goals for the upcoming year. While many people will endeavor to lose weight, save money, or simply enjoy themselves more in 2012, the Electrical Safety Foundation International (ESFI) encourages you to commit to electrical safety.

Each year, too many lives are disrupted by electrical fires and too many families mourn the loss of a loved one who is fatally injured by electricity. According to the National Fire Protection Association (NFPA), an average of 53,000 electrical home structure fires occur each year, claiming more than 450 lives. In addition, the U.S. Consumer Product Safety Commission reports that nearly 400 people are electrocuted by consumer products each year in the United States.

“Many electrocutions and home fires can be prevented simply by understanding basic electrical safety principles and adhering to safe practices,” said Electrical Safety Foundation International (ESFI) president Brett Brenner. “Awareness about electrical hazards is the key.”

Jump-start your electrical safety resolution by wrapping up your holidays with these tips from ESFI:

- Take down and put away all electric decorations at the beginning of January. Check for frayed wires, cracked sockets, or burned out bulbs. Discard broken or faulty lights.
- Make sure that electrical cords are in good condition. Inspect for frayed wires and cracked insulation. Do not yank or tug on cords when unplugging them.
- Separate and label indoor and outdoor decorations. Store them in a dry location that is safely out of reach of children and pets.
- Send warranty and product registration forms for new decorations to manufacturers in order to be notified about product recalls.
- Remove and properly dispose of Christmas trees. The best way to dispose of a tree is to bring it to a recycling center or contact a community pickup service.

Get ready for cold and possibly severe winter weather by taking precautions to eliminate potential hazards:

- Confirm that your home is adequately protected by smoke and carbon monoxide alarms. Test the batteries once a month to ensure that they are working properly.
- Each winter, heating is a leading cause of residential structure fires. Make sure your home heating equipment is in proper working condition throughout the winter season.
- Use space heaters properly and safely. Keep them at least 3 feet from anything that can burn and locate them out of high-traffic and doorways. Always turn space heaters off when you leave the room or go to sleep.

- Reduce the risk of carbon monoxide poisoning by keeping dryer, furnace, stove and fireplace vents clear of snow during and after snowstorms. Never use portable generators inside your home.

Source: Visit www.electrical-safety.org and www.holidaysafety.org for more tips and tools to keep you safe all year long.

Winter Travel Safety



Winter is here! These basic tips can help keep our winter safe.

Plan ahead.

This will save time, money, aggravation, and lives! Planning ahead entails everything from ensuring there is a designated driver to ensuring your vehicle has proper roadside emergency items.

Ensure vehicles have been winterized.

This includes:

- Tires having adequate tread and proper inflation.
- Battery having adequate charge.
- Full Antifreeze and windshield washer fluid levels.
- Making sure spark plugs, wiring, belts, hoses, filters, and other mechanisms are in good working order.
- Keep fuel tank as full as possible.

Have emergency items in vehicle.

This includes:

- Phone charger
- Map
- Ice scraper, snow brush
- Spare tire
- Flashlight

Adapted from Ag Safety S.T.A.T. newsletter “Emergency Management Tip of the Month – Holiday Safety” December 2011 by Aletha I. Reshan, Emergency Management Planning and Education Program Coordinator for Ohio State University Extension Retrieved 12/22/2011 from <http://www.facebook.com/notes/osu-ag-safety-health/ag-safety-stat-december-2011/10150398703110388>

Memo From Your Child

Don't forget how quickly I am growing up. Can we find time this year to spend more time together as a family?

Take Time to Unplug

By Kara Newby, Extension Program Specialist,
Family Life, HDFS- Ohio State University Extension

Technology, technology, technology... It seems like it is everywhere. We can't do anything these days without a screen, phone, or text message following us. According to a 2005 survey, most Americans—including children—spend at least nine hours a day watching TV, surfing the web, or talking on their cell phones. Of those hours, one-third of the time is spent using two or more of those media at once. On the positive side, technology can be an especially powerful tool for keeping in touch with those you love. An example of this may be a non-custodial parent or parents working through shared custody using technology to stay in touch with their child. Social media can keep you up-to-date and connected.

On the negative side is the recommendation of The American Association of Pediatrics (AAP) that children under 2 not have any "screen time". This includes parents watching TV while the child is in the room. Studies found that when the TV was on, parents interacted with their children less.

All of this points to a greater question in family dynamics. Are these new technologies good or bad?



I think the answer lays in the mixed messages - BOTH.

These tools can be helpful for keeping in touch, learning more about parenting, connecting with other parents, connecting to extended family, and increased learning through educational websites and

online programs.

However, they can also serve as a great distraction and a constant 'need' to be in touch. In her recent book, "Alone Together", Sherry Turkle talks about a study that she did with parents and children regarding their opinions of technology. She thought she would find many parents that were annoyed that their children are always on their phone or computer. What she found was the reverse. Many children spoke of how their parents are addicted to their smart phone. They spoke of a desire for their parents to put down their phones and interact and pay more attention to them. She suggests that parents should be intentional about their communication when using technology, rather than using it as a time filler. She suggests that it is important to have a conscious relationship with your phone, using it intentionally when needed . . . but also turning it off and putting it away when not needed! If you are not intentional, parents may find that rather than a tool for connecting, phones can be a tool for alienation.



If you find yourself spending more time interacting with your smart phone than your child or partner, perhaps it's time to think about "unplugging".

"Unplugging" can look different for different families. Some families choose to make one day a week a "Shabbat" or day of rest from all technologies. During this time, parents and kids agree not to use their cell phone, check messages or e-mails. Other families may choose to have 'limits' on technology . . . such as a time limit.

Perhaps setting a timer would be helpful to know how long you have been watching TV or on the internet. Once you reach a certain time, you agree to turn it off. Other families may choose to have limits on certain spaces or times - a "sacred space". Examples of these unplugged family times may be the dinner table, family discussions, or family outings. Whatever you choose for your family, there is much to be gained from unplugging from machines and plugging back into the humans in your family.

Here are a few ways you might consider "unplugging":

- Go for a family walk and leave all cell phones and smart phones at the house.
- Play a board game together, no technology allowed
- Play a game of catch or basketball outside together.
- Rake leaves or do yard work together.
- Turn mealtime into family time. Engage the whole family into making dinner together, sitting down and having conversations. Turn off all TVs and phones.
- Have family reading time. Read a book to your kids, or choose a chapter book to go through together as a family.



Maybe you need to start small, with just one hour or so of media-free time, or perhaps you are ready to jump in with both feet for a media free weekend. However you start, just take the time to do it. Plugging back in to real communication and connection will always be worth the missed texts!

Source: November-December 2011 "Positive Parenting"
Retrieved 12/22/2011 from <http://families.osu.edu/stages-of-life/parenting/downloads/pp/2011/pospar-nov-dec-2011.pdf>

Managing Stress for a Healthy Heart

By Kent McGuire
- Ohio AgrAbility Program Coordinator

Farming can be a consistently stressful occupation. Farmers experience stresses associated with most occupations such as high demand, time pressures and increased workload. However, farmers have added uncontrollable pressures associated with agriculture, such as unpredictable weather, machinery breakdowns, variable crop prices, or even economic survival. Farming consistently has one of the highest rates of death due to stress-related conditions like hypertension and heart disease. An important piece to heart disease prevention is managing stress. Stress makes the heart beat faster and the body ready for action, however prolonged high levels of stress can cause high blood pressure, irregular heart rhythms, damage to arteries, and higher cholesterol levels.

Some suggestions for managing stress include:

- ☑ Begin to take note of things that cause you to feel stressed.
- ☑ Accept the fact that you may not be able to change certain situations.
- ☑ Take time out each day to relax.
- ☑ Maintain a healthy lifestyle through exercising, eating healthy, and getting enough sleep.
- ☑ Prioritize what needs to be done each day.
- ☑ Take control of your schedule and set realistic goals and expectations.
- ☑ Put an emphasis on what was accomplished, and not what failed to be accomplished.
- ☑ Avoid negative self-talk and avoid "what ifs." Avoid focusing on what you do not know or can't control.
- ☑ Get answers to questions that may be worrying you (such as your health).
- ☑ Control stress during long work activities by taking a 5-minute relaxation break or take a short walk to relax outside your work environment.
- ☑ Work with your doctor to find the best way to manage your stress and maintain a healthy heart.

Source: For more information about the Ohio AgrAbility Program visit agrability.osu.edu or contact Kent McGuire, OSU Agricultural Safety & Health, at mcguire.225@osu.edu or 614-292-0588.



Flu Season

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

It's that time of year again - flu season!
Staying healthy helps protect against the flu.

Tips for staying healthy include the following:

Get a flu vaccine . . .

Many retail pharmacies, including Kroger, Giant Eagle, Target, & Walmart, offer a Flu Clinic and provide vaccines.

Wash hands frequently . . .

Germs are unavoidable: They are everywhere and on everything we touch. Therefore, frequent hand washing is a first line of defense against preventing the spread of germs.

- With the invention of alcohol-based sanitizers, hand washing is easy and convenient. When using alcohol-based sanitizers, place a small amount of sanitizer in the palm of your hand and rub hands together so that the product is applied to all surfaces of your fingers and hands. Allow to air dry. Watch small children to ensure they do not ingest the sanitizer.
- To wash using soap and warm water, wet hands and apply soap. Rub hands together for approximately 20 seconds, which is about the time it takes to sing the "Happy Birthday" song twice. Finish by rinsing hands under warm water and drying on clean towel or air dry.

At a minimum, hands should be washed as follows:

- Before preparing food
- After using the bathroom
- After changing a diaper or tending to someone who has gone to the bathroom
- After sneezing, coughing, or blowing your nose or tending to someone having these needs
- After handling an animal or animal waste, this includes visiting a farm, petting zoo, pet store, or your own animals
- After handling garbage
- Before and after tending to a wound on yourself or someone else

Eat a balanced diet . . .

- Include lots of vegetables, fruits, & whole grain products
- Stay hydrated by drinking plenty of water
- Limit salt, sugar, saturated fat, and alcohol

Flu Season continued

Exercise regularly . . .

to help your body increase its immunity

Get plenty of sleep . . .

to help your body rest and rejuvenate

Keep hands away from mucus areas . . .

such as mouth, eyes, and nose; these are prime breeding grounds for spreading germs

Stay away from others who are sick . . .

as much as possible

Cover your nose and mouth with a tissue . . .

when you cough, sneeze, or blow your nose; If a tissue is not available, cough or sneeze into your elbow.

Much as we try, we may still become ill with the flu. In the event this does occur, the following tips are offered:

- **Stay home.** Do not go to work or attend other activities as this will spread your germs to others. Keep others you are tending to at home as well.
- **Cover coughs and sneezes.**
- **Wash hands frequently.**
- **To prevent dehydration, drink clear liquids such as water, broth, and sports beverages.** Give electrolyte beverages to babies.
- **Get plenty of rest.**
- **Treat fever & aches with over-the-counter remedies containing acetaminophen, ibuprofen, or naproxen.** Do not give aspirin to children or teenagers who have the flu as it is associated with a rare, yet serious illness known as Reye's Syndrome.
- **High-risk individuals should consult a medical provider regarding treatment for flu symptoms.**

For more information about seasonal flu, please visit www.flu.ohio.gov or call your local health department or physician. Wishing you a flu-free season!

Source: Retrieved December 22, 2011 from <http://www.facebook.com/notes/osu-ag-safety-health/november-2011-ag-safety-stat/10150341986460388>



8 Ways to Make the Most of Your Tax Return

By Melanie Gerlach, Program Coordinator
Hancock County Saves & Money Counts Programs

Tax season will be in full effect by the end of January and I would like to offer some tips on how to make the most of your refund.

1. **Pay past due expenses-** If you have gotten behind on a utility bill or another bill, use your return to get your account up to date.
2. **Reduce credit card debt-** Now is a good time to pay off that credit card. Especially if you used credit cards to make holiday purchases.
3. **Create an emergency fund-** You never know when you may have an unexpected expense pop up.
4. **Save for a major appliance-** What a great way to purchase a new washer & dryer, refrigerator, or stove.
5. **Save for a child's education-** The price of college increases every year, so start a "529 college account". Please see a financial planner for information on a 529 plan.
 6. **Boost retirement funds-** Start an IRA account that you contribute a part of your tax refund to every year.
 7. **Pay down on home mortgage-** Make an extra payment or two on your mortgage to shorten the length of your home loan.
 8. **Buy a U.S. Savings Bond-** Savings bonds are a safe, familiar, government-issued savings vehicle that offers an interest return rate in line with Certificates of Deposit (CD) at banks, but CDs usually require a much higher minimum investment, which puts CDs out of reach for many low-income families. Bonds are also flexible - they can be used towards any savings goal including: education, retirement, or housing. For more information on savings bonds, visit www.bondsmakeiteasy.org

Hancock County Saves Week 2012

The 6th annual Saves Week will be held February 19-26, 2012.



Hancock County Saves will be promoting good savings behavior and giving individuals a chance to assess their own saving habits.

This year's theme is

Set a Goal, Make a Plan, Save Automatically

Hancock County Saves is planning various events in the community during Saves Week. Be sure to check our website www.hancocksaves.org regularly for updates.

Learn to Limit . . . Your Grocery Spending

By Karen McDougall, Family Nutrition Program Assistant

You're checking out at the grocery store and the clerk gives you the grand total of your purchases. Why are you surprised? You're probably thinking . . . I only came in for this or that, and the next thing you know, things just kept appearing in the cart. Then you may wonder how you'll pay for other things because you've "overspent" on groceries.

We know that not all the money is spent on food. One way of knowing for sure is to circle non-food items such as pet food, paper products, soaps, cigarettes, sweets, soda or alcohol on your receipt. This way you can keep track of food and non-food items. I challenge you to a different kind of food journal, how many 'unnecessary' things did you buy?

When you go grocery shopping, do you have a list or do you impulse buy? Have you ever been tempted to buy foods that you really didn't need? The stores have ways of getting you to part with your hard earned money – large displays at the end of the aisles, signs that may read "Special", "New" or how about "Improved". These specials may not even be on sale.

End cap displays often contain items that manufacturers are promoting. These can be expensive items and things we normally buy are eye level. The healthier items are on the top shelf, and the "goodies" are at the checkout counter or eye level for children to encourage impulse purchasing. Stores also advertise "loss leaders" which are items that will lure you into the store. Once you are there, stores are hoping you'll buy additional items.



Here are some common sense things that can help you stay in control:

1. Don't shop when you're hungry
2. Shop alone (never take your spouse)
3. Make a list and stick with it
4. Only go down the aisles where your food items are, this means you need to know the layout of the store you shop at regularly

Other things that can help you reduce impulse buying:

- ☆ Stay in the center of the aisle
- ☆ Know unit prices (you'll recognize sale items)
- ☆ Use coupons when possible

- ☆ Pay in cash – it can force you to stay within budget
- ☆ Know what's in your cupboard, refrigerator and freezer – make a list of these items and post it, rotate the old with the new. If money is tight, use what you have first. Later, you can rebuild your "larder" when money allows and items are on sale.
- ☆ Do some work before you go to the store. As the domestic engineer you know what your family will eat and what they won't. Plan your menus from their likes/dislikes. While at first you may not think you are saving anything, it won't be long before you can recognize the benefits of meal planning & using a grocery list. You'll feel less stressed in the grocery store and during meal preparation. Eating at home will save your family money as well as provide greater nutritional control & family social time.
- ☆ Why not check out the grocery ads and see what the stores have on sale for the week. Use the sale ad to plan a couple meals & then buy needed ingredients. You'll generally save money if you reduce the number of times you enter a grocery store, so plan ahead.

Tips for planning meals . . .

Remember the "Choose My Plate" visual which has the plate divided into four parts – fruits, vegetables, grains, & protein, with a dairy item on the side. You'll be able to "see" what's missing & plan healthier meals.

You'll also be able to limit the amount of sugar, sodium, fats and cholesterol that will be eaten. You can control serving sizes (& calories), plus provide meals with variety, balance, and moderation.

If time is something you are short on, consider doing some "batch cooking" on the weekend or your day off. Also seek out recipes with just a few ingredients and less preparation and/or cooking time. Another timesaver is to thaw frozen meat a couple of days ahead of time. You can even brown and drain ground beef ahead of time and refrigerate up to 3 days . . . or freeze up to a month. Just think! The meat is ready to go, putting you one step ahead. ☺

Favorite family casseroles can often be "doubled" as easily as making one, allowing you to enjoy one for tonight, and freeze the second for next week. Just vary the vegetables & fruit served, and you've got two great meals that you know your family will love. Plus, leftover casserole is a simple one-container lunch.

Post weekly menus on the refrigerator as this will definitely save time. You (& other family members) will know what you are having instead of dealing with the common "What's for supper?" dilemma. Shopping lists are proven money savers so I encourage you to chart your course through future grocery store trips. Your family and your budget will thank you.

Good luck and Happy New Year!!!

Family Meals are Great

Family meals are an important part of daily family living.

Columbia University and other research groups have studied the importance of eating meals together as a family for many years. Let's look at what they have found.

Family meals provide great opportunities for socialization. It's pleasant to eat meals together and share all kinds of information with each other.

Parents can learn so much about their children by talking during a meal. They can keep up-to-date on school, their children's friends, and their disappointments and desires. Children seem to be more open to sharing their needs and concerns. There is also some time for Mom and Dad to encourage and show that they care.

Meals are also a great time for parents to do some role modeling. This can be on manners and etiquette, making decisions and a host of other areas.

Families who eat together often develop healthier eating habits. It doesn't matter if meals are eaten at home or away.

Family meals help build unity and traditions. Kids will always remember special Saturday morning breakfasts, birthday dinners and other special meals.

Young children will have a feeling of safety and security when families eat together because these times help provide much needed structure to their lives.

Having family meals also helps increase a child's literacy and promotes language development. Academics are also usually better.

Research has shown that families who have at least 3-5 meals together per week lower the risk of their children to be involved in substance abuse by 70%. Youth in these families will also be half as likely to try cigarettes, be daily smokers, and try marijuana. They will also be 1/3 less likely to try alcohol.

58% of families below the poverty level eat a meal together every day. Only 39% of families at 400% and above the poverty level eat a meal together daily.



“Although having dinner is the easiest way to create routine opportunities for engagement and communication, dinner isn't the only time parents can engage with their children,” said Kathleen Ferrigno, CASA Columbia's Director of Marketing. “If your schedule can't be rearranged to include family dinners, engage in other kinds of activities with your children so that you are a reliable, involved, and interested presence in their lives. Remember the magic that happens over family dinners isn't the food on the table, but the communication and conversations around it. Creating opportunities to connect is what's important.”

A special report on these findings is available at <http://www.casacolumbia.org>

Here are some ideas to create great family meals.

1. **Plan your schedule to eat meals together.** It doesn't matter if it's breakfast, lunch or dinner.
2. **Turn off the TV, radio, computers and all other electronic communication devices while eating.** Eat at a table facing each other.
3. **Make meals an event.** Do not allow family members to take their meals to different rooms to eat.
4. **Talk to each other.** Keep the conversation on a positive note. Discipline and negative talk is best kept away from meal time.

Resource: NEAFCS Webinar on the Importance of Family Meals attended by Barbara A. Brahm

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