Dear Friends—

I feel so fickle as I write this very last newsletter of my Extension career. I feel like I should be rejoicing because I have reached a lifetime milestone—retirement! And simultaneously, I get this sick feeling in the pit of my stomach—what’s next for me and my family? I’ve been working here in Hardin County for 32 ½ years—I can’t be done working? Really—I’m not sure that what I will do in my retired life will be nearly as fun and rewarding as my worklife here in Hardin County has been. I have so enjoyed getting to know you and working with you to solve problems and improve our quality of life.

Check out my thank you on YouTube using this link https://youtu.be/vMTpSs88aj8 I trust I have made a mark on your life (and not a stain). You have marked me for life. Godspeed, my friends.

I hope you will plan to join in the celebration that my co-workers are planning for me on Monday afternoon, June 29, at Abundant Life Church, 1010 E. Franklin St, Kenton. Please refer to the enclosed flyer about the details. You are all invited.

Thanks for the memories! Thanks for letting me grow-up among you while doing things that I loved. It’s been a wonderful journey.

Sincerely,

Kathy K. Oliver
Retiring Family and Consumer Science Educator
Ohio State University Extension, Hardin County

Calendar of Events

- **Wednesdays, at 10:00 a.m.**  Goo Crew—Mary Lou Johnson Library Meeting Room
- **Wednesday, June 10, 4-7:00 p.m.**  FAME, Hardin County Fairgrounds
- **Saturday, June 13**  “Buggy Ride” Bike Tour – 30, 15, and Family Fun Ride offered. Sponsored by the YMCA and the Healthy Lifestyle Coalition.
- **Tuesday, June 16/Thursday, June 18**  Pressure Canning Workshops—Call the office to register
- **Wednesday, June 24**  Successful Co-Parenting 6:00-8:30 pm  Extension Meeting Room.
- **Monday, June 29**  Retirement Celebration —see the enclosed invitation. Would love to have you join in the fun.
- **Tuesday, June 30**  Goodbye OSU Extension for Me!

The Next FCS Educator

Interviews for Hardin County’s next FCS Educator will be held this summer. A local committee consisting of representation from the Commissioners’ Office, our Extension Advisory Committee, local staff, and regional staff will conduct the interviews. We trust that the FCS desk/chair will not be empty for long. I trust that you will make the new person feel welcomed and appreciated as they find their way into the position. Invite them to meet the people you know and do business with (the movers and shakers) so they will become comfortable here quickly.
Beware the Temptation of One More Bite

Many of you have read or are aware of the Laura Numeroff book “If You Give a Mouse a Cookie”. Once the mouse tastes the cookie he will want a glass of milk, then he will need a napkin, and the story goes on and on until he needs another cookie and the cycle never ends.

Food cravings can bring about cyclic actions in much the same way. If I bake cookies, I am bound to lick the frosting off the beaters. Then I need to taste a fresh baked cookie. I will need a cup of coffee with a splash of French vanilla creamer and a dollop of whipped cream. Then I will need some chips and dip or cheese and crackers to balance out the sweetness. Pretty soon I will be back to licking frosting off the beaters and enjoying many sweet and salty treats.

So knowing this is the way extra pounds add up so quickly in just a few short weeks, what can we do to stop the cycle? Here are a few simple steps:

- Start the day with a healthy, protein-packed breakfast.
- Drink water throughout the day, especially when you think you are hungry. There are times when thirst masks itself as hunger.
- Plan your daily meals and snacks. Allowing a few small treats that show up unexpectedly to fit into your plan over the week.
- Have fresh vegetables and yogurt or hummus dips prepared for times when your stomach is rumbling.
- Display a colorful bowl of fresh fruit for sweet longings that will occur.
- Make desserts in smaller portion sizes or cut them in half.

Be sure to eat a healthy snack (vegetables, fruit, or protein) before you go to a potluck or cookout, that way you won’t be starving when you get there. A plan ahead is much more valuable than a regretful look back.

Author: Cheryl Barber Spires, SNAP Ed Program Specialist, Ohio State University Extension. Posted June 1, 2015 for Live Smart Ohio, our state’s FCS blog. Check it out http://livesmartohio.osu.edu/

When Shopping, Be Smart About Food Safety

It takes about 25 minutes to drive to the nearest grocery store. A friend suggested we keep a cooler in the trunk to put perishables in as we leave the store. That seems like overkill. Is it necessary?

It’s not a bad idea, especially during hot weather. Although the normal guideline for perishable foods is to make sure they remain in the “danger zone” of 40 to 140 degrees F for no longer than two hours, that time frame shortens to just one hour when it’s 90 degrees or hotter. So, when it’s hot outside, it’s important to do what you can to keep food as cool as possible.

It’s important to note that the time limit for the danger zone is cumulative: That is, if food remains in the zone for 45 minutes between the time you put it in your cart at the grocery store and the time you get it in the refrigerator or freezer at home, the time it can be in danger zone later — when you’re preparing it, for example — decreases to an hour and 15 minutes, or just 15 minutes at temperatures above 90 degrees. And that’s assuming that the food hasn’t been in the danger zone before you get your hands on it.

What’s so magical about this time limit? Well, given the right conditions, most bacteria that cause foodborne illness will double in number every 20 minutes. As ambient temperatures rise to 90 degrees F and above, bacteria multiply even more quickly. The more bacteria, the more likely it will make you ill. And even if these bacteria are in raw meat or other foods that you will cook before eating, they can still make you sick if you don’t cook them to the right temperature for long enough or if they produce toxins that aren’t destroyed by the cooking process.

Here are a few guidelines from Foodsafety.gov, the online gateway for federal food safety information, about grocery shopping and food safety:

- Be smart about the path you take in the grocery store. Go through the canned food section first, so the food that’s in your cart the longest is non-perishable. Fresh meats should be the last items to go into your shopping cart.
- In the cart, be sure to separate raw meat from fresh produce and other ready-to-eat items to prevent cross-contamination. Many stores have lightweight plastic bags, like those in the produce department, also available in the meat department to help protect other grocery items from any stray raw meat juices.
- Ask the cashier to bag raw meat separately from other items.
- Drive directly home from the grocery store. If you have other stops to make while in town, do so before you do your grocery shopping.
If you use reusable grocery bags, be sure to wash them often. Cloth bags can be washed in a washing machine and dried either in the dryer or air-dried. Plastic-lined bags should be scrubbed using hot water and soap and air-dried. Be sure the bags are completely dry before storing or using them. If you have insulated bags, ask the cashier to use them for perishable items to help keep them as cool as possible.

Millennials and Homeownership

“Homeownership has long been central to Americans’ ability to amass wealth,” according to the report on a study by researchers at the Joint Center for Housing Studies at Harvard. And...

“Millennials are less likely to be homeowners than young adults in previous generations”, according to The Council of Economic Advisers in the Executive Office of the President.

Are you seeing the disconnect, Millennials? Even in times of economic hardship, (remember the Great Recession?) homeownership is a strategy that is considered effective for building wealth. And we, as a generation, are not participating.

As for the reasons that Millennials are delaying or opting out of homeownership, research points to the following...

- Millennials have stronger relationships with their parents than previous generations, as thus, have an increased likelihood to live with parents into adulthood.
- Increased college enrollment has young adults delaying their entry into the workforce, resulting in a delayed ability to finance housing.
- Millennials are delaying marriage until later in life than did previous generations.
- The fact that homeownership decisions are often tied to job prospects, and Millennials may value the mobility that comes with renting homes instead of buying them as they consider job opportunities in different locations.
- Sixty-seven percent of those under age 30 have credit scores below 680, which is considered a low score, and one rejected credit application may discourage Millennials from pursuing another home loan.
- Rising student loan debt may present a financial burden that prohibits the ability to finance a home (this one is not confirmed by research to be a factor as the others listed above are, but it is being discussed).

You can see that in some cases, it is with good reason that Millennials are delaying the purchase of a home. Depending upon the circumstance, there can be advantages to renting over buying. The New York Times article that reports on Harvard’s research points out that simply the lifestyle choice to rent is a valid one. There is typically less home maintenance when renting, and the ability to move easily at the end of a lease agreement is an attractive option to some. Income constraints also may make renting the better (or only) choice for some young adults. But “as a means to building wealth, however, there is no practical substitute for homeownership”.

Why is homeownership a means to building wealth? To put it as simply as possible, as we look at trends over time, the net worth of homeowners has been significantly higher than that of renters, who tend to accumulate very little or no wealth. Again, why?

First, those paying off a home loan are building wealth by paying their mortgage. They build equity in their home with each payment. And, they are doing this each month in a consistent and disciplined manner.

Second, it is likely that the market value of your home will increase with time. For several decades, housing prices throughout the country increased an average of four percent each year, (although housing prices can go down as well). Renters can only keep up with this type of wealth building if they invest an amount equal to a down payment plus any savings accumulated from renting, and most renters aren’t doing that.

Save – Save – Save

So, Millennials, we need to consider these facts, and take the steps toward homeownership if that is one of your goals.

- The first step is simple – save!
- Save as much money as you can each month.
- Pay your other bills and debts on time.
- Consider having money deducted automatically from your paycheck. Have your bank do a direct transfer of your funds into a savings account every paycheck.
- Save – even if it is a small amount. You can probably make choices in day to day living that allows you to save (skip that extra coffee or tea and bring a beverage from home to save money).
- See if your employer can split your paycheck by depositing some into your checking account and some money into your savings account.
- Check and see if your employer offers a deferred compensation program. By deferring a small part of your salary, you are building savings that will help you in retirement and save taxes today.

Author: Joanna Rini, is a FCS Extension Educator in Medina County. Posted May 27, 2015 for Live Smart Ohio, our state’s FCS blog. Check it out at http://livesmartohio.osu.edu/
How Being Mindful Can Benefit Relationships

A friend has become a big believer in the power of mindfulness. Recently she said she thinks it has helped improve her marriage. I thought mindfulness was really just a new word for meditation. How can it help with relationships with other people?

While meditation can help a person develop mindfulness, the practice of being mindful is more than meditation. And some studies do suggest that mindfulness can help strengthen relationships.

Jon Kabat-Zinn is known as the “Father of Western Mindfulness” for his work with chronic pain patients at the University of Massachusetts Medical School, as well as for developing the Mindfulness-Based Stress Reduction program and being the founding executive director of the Center for Mindfulness at UMass. He describes mindfulness as the ability to remain focused on the reality of the present moment and simply accepting it, without judging or evaluating it.

Mindfulness is seen as a way of life, not simply a method of how to react to different stressors. According to the center’s website, mindfulness involves purposeful action and focused attention that’s grounded in a person’s current experience and held with a sense of curiosity. While mindfulness is a core concept of Buddhism, it is something that anyone, regardless of belief system, can practice.

Being mindful prevents knee-jerk reactions toward other people that can often occur when you’re under stress. So, it seems logical that relationships can improve when one or more people adopt mindfulness techniques. And research lends support to that notion.

One study, published in Behavior Therapy in 2004, analyzed the benefits of an eight-week mindfulness training program on relatively happy couples. Compared with similar couples who hadn’t taken the training, those who did had improved levels of satisfaction, closeness, acceptance and other measures of their relationship, and they also showed higher levels of optimism, spirituality and relaxation as individuals. The results appeared to “take,” as the benefits were maintained in a three-month follow-up.

Two other studies, reported in an article in the Journal of Marital and Family Therapy in 2007, also indicated that practicing mindfulness can help couples with communication and help them manage conflicts more smoothly.

To learn more about mindfulness, take a look at Ohio State University Extension’s “Mind and Body” page on the Family and Consumer Sciences Live Smart Ohio website, livesmartohio.osu.edu. The posts, written by OSU Extension professionals, often incorporate aspects of mindfulness.

In addition, OSU Extension offers a four-week “Mindful Extension: A Guide to Practical Stress Reduction” group program. It was developed by Maryanna Klatt, an associate professor at The Ohio State University College of Medicine, who focuses her research on mindfulness and stress reduction. For details, see livesmartohio.osu.edu/mindful-extension.