

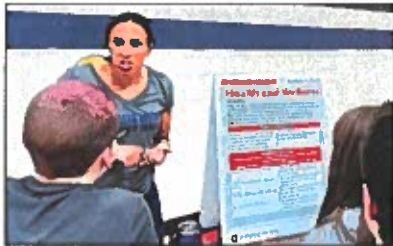
Morrow County SCARLET & GRAY News

Volume 18 Issue 3 • June/July 2022

Real Money. Real World.: Students at Mt. Gilead Middle School Link Education with Future Lifestyle Choices

With the help of many community volunteers who staffed 14 business booths, eighth graders from Mt. Gilead Middle School participated in a Real Money. Real World. simulation. Students were assigned a career, a monthly salary and a specific number of children. Each student visited the various booths making spending choices based on their family situation hoping they would have enough money to make ends meet at the end of the month.

The program includes four classroom lessons to pre-



Real Money. Real World. Simulation picture of students at the Health & Wellness Booth

pare students to assume the role of a 27-year-old adult who is the primary income provider for a family. They received an occupation, monthly salary, and the number of children they are raising. Students learned to subtract savings, taxes, and other deductions from their monthly income. The amount of money left over is what they spent during the simulation activity. Students spent their money at booths staffed by community volunteers on items typically found in a monthly budget including housing, utilities, groceries, insurance, child care, and transportation. Throughout the activity, students kept track of their finances and attempted to complete the simulation with a positive balance.

The program is a product of The Ohio State University and was organized for the community by OSU Extension-Morrow County Educators, Becky Barker, 4-H and Candace Heer, Family and Consumer Sciences in collaboration with Jodi Hayes, Director, United Way of Morrow County. Laci Romshak, 8th Grade Math Teacher, yearly spends a month teaching the four RMRW lessons. She additionally requires students to learn more about the occupation they receive among other classroom activities such as practice writing checks to pay bills and buy items. The students will be complet-

ing a post-simulation lesson, reflecting on their experience and what they learned by completing a self-assessment.

The simulation would not have been successful without the assistance from our amazing volunteers from the community, businesses, and organizations throughout the county. Volunteers manned the booths while Mt. Gilead Police Department Police Officers provided positive good will and handed out speeding tickets in which students then deducted the fee from their checkbook register. Thank you to our Morrow County Commissioners for attending and visiting with our students.

Volunteers were asked to provide an evaluation sharing insights as well as favorite moments that showed that students were indeed learning financial concepts. Here are a few of their responses:

Childcare Booth: A few went away to figure out their financial options before choosing childcare

Financial Advice Booth: One student was negative for the month, so her friend was going to lend her the money.

Chance Booth: One student was very low on funds, his child then broke their arm "Deductible 500!" ...sticker shock!

Chance Booth: Multiple students shared how fast their money went.

Student Loans Booth: We had great discussions on how to make college more affordable in "real life".

Food Booth: "This adulting is expensive"



Real Money. Real World. Simulation picture of students at the Child Care

Transportation Booth: The student who traded in his luxury car for a 4-door.

Transportation Booth: The student who debated between a new and used vehicle - the used cost less but "What if it breaks down?"

Insurance Booth: Students who were in the negative were directed to Financial Advice.

Housing Booth: When a boy came back to change his housing choice and said he had to sell his "luxury" car.

Contributions "giving" Booth: When they calculated how much 10% of their salary, quite a few were shocked at how much it was.

If you would like more information about the Real Money. Real World. program, please contact us at the OSU Extension-Morrow County office at 419-947-1070.



Real Money. Real World. Volunteers

Current Resident or

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YouTube Channel OSU Extension - Morrow County

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FAMILY & CONSUMER SCIENCES



Compass Award: Candace J. Heer, OSU Extension-Morrow County, Educator, Family and Consumer Sciences; Becky Barker, OSU Extension-Morrow County, Educator, 4-H Youth Development and Jodi Hayes, Director, United Way of Morrow County

Morrow County OSU Extension Office receives Compass Award by State Treasurer

The Office of the Ohio Treasurer has recognized the OSU Extension Morrow County office as the recipient of the Compass Award for their Real Money, Real World, program. The award recognizes organizations, programs, and individuals across the state who are working to guide Ohioans toward financial literacy and empowerment.

The Real Money, Real World, program was developed by OSU Extension and is designed for youth ages 12-18. The curriculum includes an interactive spending simulation that provides participants the opportunity to make lifestyle and budget choices similar to those they will make as

adults.

Real Money, Real World, is evidence-based and delivered through strategic partnerships involving county OSU Extension offices, local schools and other community stakeholders that act as volunteers for simulations. The program is currently offered in 59 Ohio counties. The Morrow County office has been providing the program, for more than eight years to the county's eighth grade students.

If you would like more information about the Real Money, Real World, program, please contact us at the OSU Extension-Morrow County office at 419-947-1070.uments

Sign up for Mindful Wellness Extension Series

Mindful Wellness: A Guide to Practical Stress Reduction Strategies

Partnering with the Selover Public Library, the Mindful Wellness program is a class series for individuals interested in learning more about mindfulness and its demonstrated health benefits. Mindful Wellness is an effective tool to reduce stress, increase productivity, resiliency, work engagement, and a healthier lifestyle. Weekly session includes discussion of mindful awareness principles and bodily relaxation with soft background music using movements and breathing exercises – no need for special exercise clothing, tools or equipment.

Series Dates: Fridays in July – 8, 15, 22, 29

(each session builds on the previous session)

Time: 1:30-3:00 p.m. (90 minutes)

Location: Selover Public Library, 31 State Route 95 W, Chesterville, OH 43317

Cost: Free for Morrow County residents

Registration:

<https://go.osu.edu/mindfulwellness-series-osuemorrow> or call 419-947-1070

Questions: Contact Candace Heer at heer.7@osu.edu or 419-947-1070

Participants must be 18 years and older; Pre/Post-Follow-Up Survey part of series; Limited seating available; Register by July 6, 2022

Housing Options for Older Adults

<https://livehealthyosu.com/2022/03/17/housing-options-for-older-adults/>

By: Kathy Tatt, Family and Consumer Sciences Educator, Ohio State University Extension, Clark County

As we age there are many important things to consider. One of those important considerations is living arrangements. With the aging of America, the retirement living industry has grown exponentially over the past decade providing the seniors of today and tomorrow a vast variety of housing and care options. Understanding the housing choices that are offered can make your selection easier.

The first option is continuing to live at home. As with any other critical decision, you should think about the benefits and challenges of living at home. Some benefits may include being surrounded by friends and family in a familiar setting. Some challenges may include needing outside help with everyday tasks and feeling isolated and lonely.

If you choose to stay at home, think about possible modifications that can be done around your house to make your later years of life easier. This concept of making the home more accessible and safer is called Universal Design. The Virtual Universal Design Tour can show you ideas on modifications that can be made to your home.

The next option is to move to an outside facility. There are various types of settings depending on your desires and needs. Understanding the various options is important to help guide your decisions. Here is a brief overview of housing options for older adults:

• **Active Adult Communities** – offer services and amenities aimed at giving residents a more carefree lifestyle, while also providing social engagement opportunities of all kinds.

• **Independent Living** – refers to a way of life in residential communities designed specifically for those who have reached or are nearing retirement age but want to remain active and independent.

• **Assisted Living** – is a communal way of life

designed for seniors who need help with various daily tasks like grooming, bathing, and medication management, but still wish to remain as independent as possible.

• **Skilled Nursing Care** – provide skilled nursing care, a level of care provided by a registered nurse who monitors a patient's health and administers treatment around-the-clock.

• **Residential Care Homes** – provide individualized service, often in a standard single-family home. These houses have been modified to accommodate the needs of seniors and are generally licensed by the state for only two to six beds. Similar to assisted living, residents receive 24-hour care and assistance with activities of daily living, including medication management, housekeeping services, transportation to doctor's appointments as needed, meals, and social programs.

• **Continuing Care Retirement Community (CCRC)** – offers several different senior living options or care levels all on one campus. It provides a peace-of-mind guarantee of care to residents for the rest of their lives.

• **Long-Term Care** – refers to any community that provides 24-hour care on a long-term basis. Assistance generally includes regular supervision, help with activities of daily living as needed, medication reminders, housekeeping, meals, and social activities.

• **Memory Care** – long-term care that helps those with dementia of Alzheimer's disease. Memory care is either offered at a stand-alone community, or as an add-on service at some assisted living facilities, Continuing Care Retirement Communities, and nursing homes.

Housing decisions are unique to everyone and will depend on personal preferences, financial resources, and care needs. The National Association of Area Agencies on Aging offers A Guide for Making Housing Decisions that provides more detailed information for housing options for older adults, which can be found at <https://www.usaging.org/files/HousingOptions.pdf>





FAMILY & CONSUMER SCIENCES



Food Safety Manager Training

OSU Extension-Morrow County offers in-person manager level training for food service managers, operators, and owners with accurate, up-to-date information on all aspects of handling food, from receiving and storing to preparing and serving.



Upon successful completion of the course and exam, participants receive a ServSafe® Certificate and an Ohio Department of Health Food Protection Certificate. You must attend the entire training to take the exam.

- Class Series Dates: July 11, 18, 25 (exam)
- Time: 9:00 AM – 3:00 PM
- Cost per person: \$100 for business/organization located in Morrow County (offset by levy funds) and \$150 for business located outside of

Morrow County

• Register online at this link: <https://go.osu.edu/registration-foodprotection-managerprogram-2022> OR by contacting our office at 419-947-1070

• Contact for questions: Candace Heer at 419-947-1070 or heer.7@osu.edu
• For more information view our website <https://morrow.osu.edu/>



Photo: Getty Images

Chow Line: Tips to save money on groceries

<https://cfaes.osu.edu/news/articles/chow-line-tips-save-money-groceries>

By Tracy Turner, turner.490@osu.edu

Reviewer: Ana Claudia Zubleta, director of Ohio SNAP-Ed in CFAES.

My grocery bill has risen by nearly \$100 a month recently and it's becoming harder to keep spending so much more than we used to. Do you have any tips on how we can cut our food costs?

You are right—the cost of food is up by more than 8% over last year according to government statistics, with prices for foods including meat, chicken fish and eggs have risen at an even higher increase in costs.

And prices are expected to continue to rise throughout the year. That's according to a new report released by the U.S. Department of Agriculture's Food Price Outlook for 2022, which says food prices are predicted to increase between 4.5 and 5.5% this year. For example, beef prices are forecast to rise 16.2%, pork 14%, poultry 12.5%, fish 10.4%, eggs 11.4%, fresh fruits 10.6%, fresh vegetables 4.3%, and cereal and baked good at 7.8%.

With this in mind, there are ways for you to cut costs from your grocery bill, while still eating healthy. You can start by planning ahead for your grocery spending, which can allow you to make healthy food choices but still spend less.

As mentioned in a previous Chow line, one of the best ways to stick to a budget is to take inventory in your kitchen of the items that are needed for the week or the month and make a list of the foods you plan to purchase before you get to the grocery store. And once you are at the store, stick to your grocery list, bypassing the urge to buy any tempting items that you really don't need.

That's just one of the tips listed on the Celebrate Your Plate website offered by The Ohio State University's SNAP-Ed program. The program is funded by the U.S. Department of Agriculture and administered by Ohio State University Extension, which is the outreach arm of the College of Food, Agricultural, and Environmental Sciences (CFAES).

The website offers tips on shopping, cooking, gardening and for in the kitchen, all designed to help people budget for, plan and create healthy,

good-tasting meals.

Some other tips the website offers on how fruits and vegetables can fit into your budget include:

• Plan your meals ahead of time and make a grocery list, then stick to your list. You'll save money by buying only what you need.

• Don't shop when you're hungry. Shopping after eating will make it easier to pass on tempting snack foods. You'll have more of your food budget for vegetables and fruits.

• When purchasing fresh fruits and vegetables, buy those that are in season. In-season produce typically not only has more flavor and is fresher, but it also usually costs less.

• Canned or frozen vegetables can offer cost savings. For canned items, choose fruit canned in 100 percent fruit juice and vegetables with "low sodium" or "no salt added" on the label.

• Clip coupons from the local newspaper and online. Also, check weekly store ads for sales, coupons and specials that will cut food costs.

• Some fresh vegetables and fruits don't last long, so buying small amounts more often can help make sure you can eat the foods without throwing any away.

• Choose store brands when possible. You'll get the same or similar product for a cheaper price. If your grocery store has a membership card, sign up for even more savings.

• Buy vegetables and fruits in their simplest form. Pre-cut, pre-washed, ready-to-eat and processed foods may be more convenient, but they often cost much more than fruits and vegetables that are purchased in their most basic forms.

Another way to save time and money while incorporating more fruits and veggies in your diet is to use leftover vegetables to make a casserole or soup. You can use your overripe fruit to make a smoothie or for baking. More cost-saving tips, recipes and information can be found at celebrateyourplate.org.

Want more information or just want to discuss food and nutritious recipes? Give us a call at 419-947-1070 or in our OSU Extension – Morrow County office and chat Kathy Whitmore, SNAP-Ed Program Assistant and Candace Heer, Family and Consumer Sciences Educator.

Dining with Diabetes:

Take charge of your diabetes

A healthier lifestyle begins with YOU!

- Health and wellness tips for people with or without diabetes
- Diabetic friendly recipes (taste testing one of the recipes)
- Learn ways to add more movement to your day

DATE: Thursday, June 23, 2022

TIME: 1:00-2:00 p.m.

LOCATION: Ag Credit Building, 2nd Floor Conference Room

COST: Free program

QUESTIONS: Contact Candice Heer, FCS Educator at (419) 947-1070.

To register, visit <https://go.osu.edu/dwd-takechange-morrow> or call (419) 947-1070/

Pressure canner dial gauge testing

Schedule an appointment with OSU Extension today to keep your household safe.

- To make sure your pressure canner is working properly, all dial-gauge pressure canners should be tested for accuracy each year.
- Low acid foods must be pressure canned to destroy Clostridium botulinum, the bacteria that cause botulism food poisoning.

• Contact OSU Extension - Morrow County at (419) 947-1070 to schedule a 30 minute canner inspection and dial gauge testing.

During your appointment, you can pick up tested recipes to preserve foods and get your food preservation questions answered.

There is no fee per canner for residents of Morrow County (levy funds). For non-residents



Food Preservation Webinar Series 2022

A Food Preservation Webinar Series is scheduled for Tuesdays from 4:00-5:00 p.m. EST/ Topics are as follows:

- June 14: Greens
- June 28: Beans
- July 26: Peaches
- August 9: Corn
- August 23: Melon
- September 6: Broccoli, Brussels sprouts and Cauliflower

September 20: Potatoes

Register to participate in this free webinar series at <https://go.osu.edu/2022foodpreservation-webinarseries>.

View food preservations webinar recordings at <https://fcs.osu.edu/programs/healthy-people/food-preservation/office-hours-recordings>. Topics from May include: Asparagus and Peas, Berries and Strawberries, Onions and Herbs.

OSU EXTENSION CALENDAR OF EVENTS

JUNE 2022

- 1 Morrow County Cattlemen, 6:30 p.m., Ag Credit Building Conference Room
- 4 Breeding rabbit Pre-Fair Registration, 7 – 11 a.m., Youth Building, Fairgrounds
- 4 Feeder Calf Mandatory Pre-Fair Registration, 7-11 a.m., Large Show Arena, Fairgrounds
- 6 Jr. Fairboard, 7:30 p.m., Fairgrounds
- 7 Jr. Fair Entries Due
- 10 Early Judging Registration Due
- 14 Food Preservation Webinar – Greens, 4 p.m., <https://go.osu.edu/2022foodpreservationwebinarseries>
- 16 Registration Due for Illustrated Talks, Marketing, Health & Safety, & Public Speaking – LEGO Edition
- 16 Horse & Pony Committee, 8 p.m., Ag Credit Building Conference Room
- 20 Early 4-H Project Judging, 6 p.m., Youth Building Fairgrounds (Registration Due June 10th)
- 20 Ohio State Fair Entries due
- 21 Registration Due for STEM Camp
- 21 Illustrated Talks, Marketing, and Health & Safety Speaking Contests, Ag Credit Building Conference Room, 6 p.m.
- 21 Public Speaking – LEGO Edition, Ag Credit Building Conference Room, 7 p.m.
- 22 Common Garden Insects Class, 2 p.m., Perry Cook Memorial Library, Johnsville
- 23 DWD: Take Charge of Your Diabetes, 1:30 p.m., Ag Credit Building Conference Room
- 23 Sr. Fairboard, 7 p.m., Fairgrounds
- 24 Registration Due for Youth Fitness Quest
- 28 How To Enter Flowers in the Fair Class, 6 p.m., Headwaters Education Center

- 28 Food Preservation Webinar – Beans, 4 p.m. <https://go.osu.edu/2022foodpreservationwebinarseries>

JULY 2022

- 5 Jr. Fairboard, 7:30 p.m., Fairgrounds
- 5 Youth Fitness Quest, 10 a.m.-2 p.m., Buckeye Training & Fitness Academy
- 6 Morrow County Cattlemen, 6:30 p.m., Ag Credit Building Conference Room
- 8 Mindful Wellness Extension Series – Class 1 of 4, 1:30 p.m., Selover Public Library <https://go.osu.edu/mindfulwellness-series-osuemorrow>
- 9-13 4-H Camp
- 14 Quality Assurance Deadline
- 15 Mindful Wellness Extension Series, Class 2 of 4, 1:30 p.m., Selover Public Library <https://go.osu.edu/mindfulwellness-series-osuemorrow>
- 15 Registration Due for Cloverbud Fun Day
- 18 4-H Project Judging
- 19 4-H Food & Clothing Judging
- 21 Youth Fitness Quest, 10 a.m.-2 p.m., Buckeye Training & Fitness Academy
- 21 Herb Garden Make & Take, 6 p.m., Bunkers Mill Winery, Cardington, \$15
- 21 Horse & Pony Committee, 8 p.m., Ag Credit Building Conference Room
- 22 Mindful Wellness Extension Series, Class 3 of 4, 1:30 p.m., Selover Public Library <https://go.osu.edu/mindfulwellness-series-osuemorrow>
- 23 Pasture Walk, Scott Loefflers, 10 a.m. – 1 p.m.
- 23 Cloverbud Fun Day, Ag Credit Building Conference Room, 9 a.m.
- 26 4-H CARTEENS, Ag Credit Building Conference Room, 6:30 p.m.

- 26 Food Preservation Webinar – Peaches, 4 p.m. <https://go.osu.edu/2022foodpreservationwebinarseries>
- 27 Common Garden Diseases Class, 2 p.m., Perry Cook Memorial Library, Johnsville
- 28 Sr. Fairboard, 7 p.m., Fairgrounds
- 29 Mindful Wellness Extension Series – Class 4 of 4, 1:30 p.m., Selover Public Library <https://go.osu.edu/mindfulwellness-series-osuemorrow>
- 29-July 1 S.T.E.M. Camp, Ag Credit Building Conference Room, 9 a.m. or 1:30 p.m.

AUGUST 2022

- 3 Registration Due For Field Trip To Great Lakes Science Center
- 4 Market Rabbit Mandatory Pre-Fair Check-In, 5-8 p.m., Fairgrounds
- 4 Pullorum Testing, 6-7 p.m., Fairgrounds
- 8-9 Livestock, Horse, and Dog Skillathons
- 9 Food Preservation Webinar – Corn, 4 p.m.
- 11 Field Trip To Great Lakes Science Center
- 23 Food Preservation Webinar – Melon, 4 p.m.
- 25 Soybean Field Day, 9:30 a.m. – 2 p.m., Headwaters Outdoor Education Center
- 26 Food Preservation Webinar – Peaches, 4 p.m. <https://go.osu.edu/2022foodpreservationwebinarseries>
- 29-Sept. 5 Morrow County Fair

SEPTEMBER 2022

- 6 Food Preservation Webinar – Broccoli, Brussel Sprouts, & Cauliflower, 4 p.m.
- 8 Carcass Contest Viewing, 6:00 p.m., Links
- 20 Food Preservation Webinar – Potatoes, 4 p.m.
- 26 Food Preservation Webinar – Peaches, 4 p.m. <https://go.osu.edu/2022foodpreservationwebinarseries>

CFAES provides research and related educational programs to clientele on a nondiscriminatory basis. For more information: <http://go.osu.edu/cfaesdiversity>.

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