



# FAMILY & CONSUMER SCIENCES



## Your Financial Life: Claim Your Unclaimed Money

By Candace J. Heer, Extension Educator, Family and Consumer Sciences, Ohio State University Extension, Morrow County

Looking for a financial windfall that is legitimate? There is a great possibility that personal property such as money with your name on it is just waiting for you to claim! Annually states return more than \$3,000,000,000 in unclaimed property to one in every 10 persons. Lost and forgotten property is considered abandoned or unclaimed. This can include checking and savings accounts, refunds, uncashed dividends, contents of safe deposit boxes, uncashed payroll checks, unclaimed pensions, traveler's checks, customer overpayments, life insurance policies, utility security deposits and much more.

Many holders and entities such as financial institutions, insurance companies, charities, businesses and government offices have turned over inactive accounts and deposits to the unclaimed property office in each state, per that state's statute or law. The inactivity time differs from state to state and can be as short as one year. The National Association of Unclaimed Property Administrators (NAUPA) states instead of unclaimed property remaining on a permanent basis with entities unclaimed property laws protect citizens and ensure the cash and property owed to them is returned. Inactive unredeemed gift cards and gift certificates, if the owner or gift recipient's address information were not retained, revert back to the laws of the holder's state of

incorporation.

You can search for money in different areas such as from your state, employers, insurance, banking and investments, from a bankruptcy, internationally, and federal and state tax refunds. Start your free search using this link <https://www.usa.gov/unclaimed-money> that directs you to official databases for your state or multi-state. You may also search for the names of family members.

If you come upon your name or business, or a name of someone in which you are legally authorized to claim on behalf of another person, complete the claim form from each state. Potential information and required documents attached at time of submission depending on the state include:

- Relationship to the property (Owner, Heir, Executor, Corporate Officer, Other)
- Government issued photo ID
- Social Security Number or Tax Identification Number
  - IRS Form W-9 Request for Taxpayer ID Number & Certification (Interest paid out is subject to tax)
  - For non-US Citizens, complete a W-8BEN Certificate of Foreign Status of Beneficial Owner for US Tax Withholding form (on-line location provided)
  - Proof of Address or Business Relationship with reporting Holder connecting the owner to the reported address or funds (examples will be

provided such as utility bills and legal papers but you can send in any qualifying information to prove ownership)

• All claim forms must be signed and dated by all reported original owners (must provide proof of joint owner's death)

• If the value of the property is \$1,000 or more or the property is for the contents of a safe deposit box, the form must be notarized by a licensed notary public

A reminder for us all, lookout for scams. Both the Federal Trade Commission (FTC) and The Office of the Ohio Attorney General provide in depth information on consumer protection and scams. Lost funds are from entities that you have had prior relationships with, like a former bank or employer. If something seems off or illegitimate, check with the FTC or Attorney General's office before continuing.

Life can be hectic. Before you know it, years even decades have gone by and we have lost track of or forget about our property items. Why not schedule some down time for yourself and go on a quest to find if you are owed property you have yet to claim? You have nothing to lose financially and perhaps a financial windfall to gain.

<https://livesmartohio.osu.edu/money/heer-7osu-edu/your-financial-lifeclaim-your-unclaimed-money/>



## Food Protection Manager Certification

Register is now open for the ServSafe Food Protection Manager Certification – 2022 Program Series.

### MANAGER TRAINING

The Manager Training program provides 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. The principles learned in this course can easily be applied and practiced by all food service workers.

Upon successful completion of the course and exam, participants receive a Certificate of Completion from ServSafe and an Ohio Department of Health Food Protection certificate.

**SESSION TOPICS:** Providing Safe Food, Forms of Contamination, The Safe Food Handler, The Flow of Food: An Introduction, The Flow of Food: Purchasing, Receiving and Storage, The Flow of Food: Preparation, The Flow of Food: Service, Food Safety Management Systems, Sanitary Facilities & Pest Management, Cleaning and Sanitizing

**PROGRAM DATES:** March 7, 14, 21 (Mondays)

• July and November program series dates also available when registering

**TIME:** • 9:00 a.m. – 3:00 p.m.

**LOCATION:** OSU Extension-Morrow County, Ag Credit Building, Mt. Gilead, OH

**EXAM:** March 21, Bring ID: Must attend entire training to take exam

**COST:** Business/Organization located in Morrow County = \$100 per person (offset by Levy funds), Business/Organization located outside of Morrow County = \$150 per person

**ENROLL:** Register online at link <https://go.osu.edu/registration-foodprotection-managerprogram-2022> or by contacting office at 419-947-1070

• See also website at <https://morrow.osu.edu/> for registration link and information

**QUESTIONS:** Contact Candace Heer at [heer.7@osu.edu](mailto:heer.7@osu.edu) or 419-947-1070

### State Claim Inquiry



#### Congratulations!

It appears that you may have an asset to be claimed. Thank you for completing the form so that we can help process your claim. Please tell others about this unique service, and bookmark this site for yourself. Good luck!  
Sherry Masfield, Director of Commerce

## Brainy activities for your health

By Candace J. Heer, Family and Consumer Sciences Educator, OSU Extension, Morrow County, [heer.7@osu.edu](mailto:heer.7@osu.edu)

Did you know your brain is so important that it has exploded with the attention of researchers globally in the past decade? The National Institutes of Health & the Brain Initiative® has a long-term scientific plan that includes high-priority research areas such as linking brain activity to behavior. The World Health Organization (WHO) states, "Good brain health is a state in which every individual can realize their own abilities and optimize their cognitive, emotional, psychological and behavioral functioning to cope with life situations."

So how do we keep our brains healthy throughout our lifetime amongst the social and biological factors that come into play? Well, there are numerous ways that focus on our behavior and our daily choices. These include diet and the amount of caffeine consumed, quality sleep and lowering stress, movement and exercise, blood pressure and cardiovascular health, and being social. Mental stimulation is another way to help maintain brain function. Research

studies report activities that keep your brain active "stimulate new connections between nerve cells and may even help the brain generate new cells" therefore "...developing neurological "plasticity" and building up a functional reserve that provides a hedge against future cell loss." What does this all mean? Mentally stimulating your brain reduces cognitive decline.

### Brainy Activities

Puzzles, brain teasers, logic games, and memory games are available at your local bookstore, local library and online.

• Math problems: There are brain teasers and math riddles that combine logic and math. Don't forget about Sudoku, a puzzle that means single number.

• Word Puzzles: There are several word puzzles to keep your brain sharp such as Crossword, Word Search, Word Jumbles, Rebus Puzzles (word picture riddles), Cipher (cryptogram) Puzzle and Anagrams.

• Arts and Crafts: Being creative, following patterns and steps, challenges your brain. Knitting, sewing, counted cross stitch, crocheting, drawing, painting all requires you to use many



Photo: Candace Heer

parts of the brain at the same time.

• Reading: Want to "ignite your neural pathways"? Read a book and your brain is challenged to remember facts and details, of plots and characters, as "new synapses are being created and old ones are being strengthened" and therefore improving your short and long term memory functions.

Looking to give someone a gift this holiday season? Why not present them with a good read or brain activity book and promote their brain health!





# FAMILY & CONSUMER SCIENCES



## Tips to help parents address sports concussion fears

Watching your child play a sport is thrilling. Watching them get injured? Scary. Especially if it's a head injury.

However, doctors and athletic trainers have become much better at treating sports concussions. Researchers such as Ohio State's Jaclyn Caccese are a big reason. Caccese is an assistant professor in the School of Health and Rehabilitation Sciences and a researcher within Ohio State's Chronic Brain Injury Program. She uses virtual reality to research the short- and long-term effects of concussions and how to help athletes rehabilitate in a way that ensures impairments do not worsen with age.

Below she shares tips on how parents, teams and athletes can safely address sports concussions.

**Q How can a parent, or even an athlete, work to prevent a concussion?**

A All sports carry some inherent risk of injury. Although it is not possible to completely prevent sport-related concussions, there is evidence that some rule changes (such as delaying body checking in youth ice hockey), tackling technique improvement and equipment modifications may reduce the risk of injury.

Although football helmets cannot prevent a concussion entirely, some football helmets are better able to absorb forces than others. Virginia Tech does provide helmet ratings for various sports. We, at Ohio State, are also exploring the role of neck strengthening in reducing the risk of concussion.

Although not a primary prevention mechanism, having a medical provider, such as an athletic trainer, on the sidelines at sporting events may improve concussion reporting, diagnosis and, ultimately, result in better, faster recovery after injury.

**Q What should a parent, or athlete, do if a concussion is suspected?**

A As soon as a concussion is suspected, an athlete should be removed from play and seek medical evaluation. There is emerging evidence that the longer an athlete plays after sustaining a concussion, the longer it will take that athlete to recover from injury.

Signs of concussion include loss of consciousness, balance problems (stumbling, slow to get up), disorientation or confusion, loss of memory or a blank or vacant look. Common concussion symptoms include headache, pressure in the head, dizziness, blurred vision and sensitivity



to light/noise, among others.

It is a common misconception that loss of consciousness is required for concussion. Only about 10% or less of concussions involve loss of consciousness.

**Q If an athlete has a concussion, when is it ok to return to a sport?**

A Medical clearance should be given before returning an athlete to a sport.

Following a brief period of rest (24-48 hours), physicians will instruct athletes to follow a graduated return to sport protocol beginning with symptom-limited activity and progressing to normal game play over a series of several days, as symptoms allow.

Recent evidence suggests light aerobic exercise early in the treatment protocol results in faster recovery.

Beyond return to sport, athletes should also consult with their doctors about returning to school, which also requires a graduated protocol, and returning to driving.

**Q What sports have the highest concussion rates? What equipment is best for prevention?**

A For high school sports, football, ice hockey, lacrosse, wrestling and soccer have the highest rates of concussions for boys. For girls, soccer, basketball, lacrosse and volleyball have the highest rates of concussions.

As I mentioned, some football helmet designs are better than others, but studies of headgear in other sports (such as soccer), have produced mixed results. At Ohio State, we are beginning to evaluate helmets in lacrosse, particularly girls' lacrosse, where helmets are currently not required.

**Q What should a parent, or even an athlete, do if their concussion symptoms are not going away?**

A There's a lot of misinformation regarding concussions. Most people recover from concussion within four weeks. An athlete should expect to return to all of their usual activities.

If symptoms are not improving, they should reach out to a physician who specializes in concussion care. There was one time when individuals with persisting symptoms after concussion were diagnosed with "post-concussion syndrome." But there is no evidence that everyone's persistent symptoms stem from one origin. In fact, it is certainly possible that the persisting symptoms may not be due only to concussion, but that does not mean that they do not need to be treated.

Athletes with concussion can improve. They need to communicate their specific symptoms and medical history to their physician. The physicians can target treatments for their specific symptoms.

**Q What is happening with concussion research at Ohio State?**

A One of our goals at Ohio State is to revolutionize concussion rehabilitation, and one of the ways we're doing this is through virtual reality. We have ongoing studies, immediately following concussions, in current and former athletes with

and without a concussion history.

We have a 15-foot virtual reality cave – one of the few in the country – and we use it to study how people use visual information to balance. Vision is very important for keeping us upright and to navigate through our environments. What we've found is that even people who have had a

concussion years prior have very subtle problems with balance, which we can probe using our virtual reality cave.

What we're hoping to do next is develop interventions to help rehabilitate some of these subtle balance impairments so they do not get worse as athletes age.

Welcome to **CELEBRATE YOUR PLATE**

Come join in to find recipes for **low-cost, tasty meals** that everyone in your family will enjoy

[See Recipes](#)

Sign up for the Celebrate Your Plate Newsletter at link: <https://celebrateyourplate.org/newsletter>

## Manage your money program series

OSU Extension-Morrow County & United Way of Morrow County partner to bring you the **MANAGE YOUR MONEY** Program Series in March 2022

The six-part (four class sessions) Manage Your Money series will help you. Know what you want to do with your money. Know where your money goes and how much you owe. Manage your habits so your spending matches your goals. Understand debt and know your credit limits. Develop a personalized plan for monthly spending. Know your financial net worth. Learn how to organize your financial records

**PROGRAM DATES:** March 1, 8, 15, 22 (Tuesdays)

**TIME:** 6:00 – 8:00 p.m.

**LOCATION:** Community Services Room, 619 W Marion St, Building B, Mt Gilead, OH

**COST:** Resident of Morrow County = \$20 per person (offset by Levy funds), Non-resident of Morrow County = \$50 per person

**FOOD & BEVERAGE:** A box meal will be provided at all four class sessions (vegetarian options included). The cost of the meal is covered in the registration fee. Water provided; bring your own beverage.

**HOMEWORK:** At the end of each class you will have worksheets to complete before the next class. At the end of the class series, you will have created a Saving & Spending Plan to guide you in managing your money for stability and future security.

**EVALUATION SURVEYS:** There will be a pre-survey (first class), post-survey (fourth class), and a follow up-survey (3-6 months after completion of the MYM Program series).

**CERTIFICATE:** Upon completion of the

**MANAGE YOUR MONEY**

OSU Extension  
Building B, Mt Gilead, OH  
619 W Marion St, Room 114  
Morrow County, OH 43045

**United Way**

### United Way of Morrow County

program series each participant who attends all four class sessions, completes the homework and pre/post-surveys will receive a certificate of completion

**ENROLL:** Register online at link <https://go.osu.edu/registration-manageyourmoneyprogram-2022> or by contacting office at 419-947-1070

• See also website at <https://morrow.osu.edu/> for registration link and information

**QUESTIONS:** Contact Candace Heer at [heer.7@osu.edu](mailto:heer.7@osu.edu) or 419-947-1070



# OSU EXTENSION CALENDAR OF EVENTS

## JANUARY 2022

- 20 4-H Horse & Pony Committee, 7:30 p.m., Ag Credit Building Conference Room
- 25 4-H CARTEENS, Ag Credit Building Conference Room, 6:30 p.m.
- 26 4-H Advisor Mandatory Kick-Off Meetings, 10 a.m., 3:30 p.m., or 7 p.m., Ag Credit Building Conference Room
- 27 Sr. Fairboard Meeting, 7:30 p.m., Fairgrounds

## FEBRUARY 2022

- 1 4-H Advisor Mandatory Kick-Off Meetings, 10 a.m., 3:30 p.m., or 7 p.m., Ag Credit Building Conference Room
- 2 2022 Ohio Weed University Program, 9-4 p.m., Ag Credit Building Conference Room
- 7 Jr. Fairboard Meeting, 7 p.m. Fairgrounds
- 9 Ohio 4-H Conference Registration Due
- 10 Pork Producers Meeting, 7 p.m., Ag Credit Building Conference Room
- 14 Pesticide/Fertilizer Recertification, 9 am-1 p.m., Ag Credit Building Conference Room

- 15 BQA Re-Certification & Certification, 6:30 p.m., Ag Credit Building Conference Room
- 17 4-H Horse & Pony Committee, 7:30 p.m., Ag Credit Building Conference Room
- 21 Master Gardener Recruitment Class, 6 p.m., Ag Credit Building Conference Room
- 24 Sr. Fairboard Meeting, 7:30 p.m., Fairgrounds
- 24 Ladies on the Land Workshop, 9 am-3:30 p.m., Ag Credit Building Conference Room

## MARCH 2022

- 1 Manage Your Money Program, 6-8 p.m. at the Community Services Room, Building B, Mt. Gilead
- 6-12 Ohio 4-H Week
- 7 ServSafe Food Protection Manager Certification Program, 9-3 p.m., Ag Credit Building Conference Room
- 7 Jr. Fairboard Meeting, 7 p.m. Fairgrounds

- 12 Ohio 4-H Conference – Greater Columbus Convention Center (Reg. due February 9th)
- 15 Cake Decorating 101 Registration Due
- 15 BQA Re-Certification & Certification, 6:30 p.m., Ag Credit Building Conference Room
- 17 4-H Horse & Pony Committee, 7:30 p.m., Ag Credit Building Conference Room
- 17-20 Ohio Beef Expo, Ohio Expo Center, Columbus
- 19 Youth Poultry Clinic, ATI Wooster (Tentative)
- 19 Cake Decorating 101, Ag Credit Building Conference Room, 10 a.m. or 1 p.m.
- 22 4-H CARTEENS, Ag Credit Building Conference Room, 6:30 p.m.
- 23 Pesticide/Fertilizer Recertification, 5:30-9:30 p.m., Ag Credit Building Conference Room
- 24 Sr. Fairboard Meeting, 7:30 p.m., Fairgrounds

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

## THANK YOU Central Ohio Farmer's Co-op

for over 37 years of donations toward 4-H project books!

*Approximately \$1,200 each year is donated! Thanks for helping make the best better!*

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