



July 2015 | A Special Supplement to  
**The Times-Gazette**



# Family & Parenting

**Managing Money**  
How to build your household budget

**Mastering the Balancing Act**  
Tips for juggling work and family

**The Family That  
Plays Together**  
Weeknight activities the  
whole family can enjoy





## How families can cut vacation costs

costs without sacrificing the quality of their vacations.

**Stay closer to home.** It may sound simple, but vacationing closer to home is perhaps the best way for families to save a substantial amount of money on their vacations. Airline tickets can take up a sizable portion of a family vacation budget, and once the plane touches down families may need to add the additional expense of rental cars so they can get around their destination and enjoy all its sights and sounds. But families who choose to vacation closer to home can take their own vehicles, paying only for gas instead of airline tickets, car rentals (including rental insurance) and gas. Find a location close to home that still offers everyone an escape, but one that's not far enough away that car travel will prove burdensome and exhausting.

**Plan to make some of your own meals.** Dining out is another considerable expense for families on vacation. Depending on the size of their families, parents may find

that their dining budgets will approach or even exceed the cost of air travel by the end of a single week. But parents can drastically reduce those costs by planning to make some their own meals while away on vacation. Bring along a couple of cereal boxes so breakfast is simple and inexpensive, and try to book accommodations equipped with kitchens or outdoor areas where the family can fire up a grill a few times during the week to save on costly dinner tabs.

**Travel light.** Families who must travel by air can trim some of the cost of flying by traveling light. Many airlines now charge fees for bags that exceed preestablished weight limits and may charge for additional baggage as well. Leave hefty jackets and extra footwear behind when traveling during the warmer months, as everyone can likely get by with just some lighter summer attire and less formal footwear. If traveling to a ski resort in

the winter, consider renting bulky skiing attire, including boots, so baggage limits are not exceeded.

**Work with a travel agency that specializes in your locale.** Many families may feel they can now plan their own vacations and save money, but planning through a travel agency may still be a family's best bet. When booking trips via a travel agency, families can often negotiate with a representative, who can work to tailor a vacation that fits families' budgets. Such negotiation is much more difficult when going it alone or working through a travel website. In addition, many travel agencies include tours and other attractions in the price of their packages, and that can be a great way to earn discounts to local sights and activities.

Travel is expensive, especially for parents traveling with kids in tow. But cost-conscious moms and dads can still plan relaxing and enjoyable vacations without breaking the bank.

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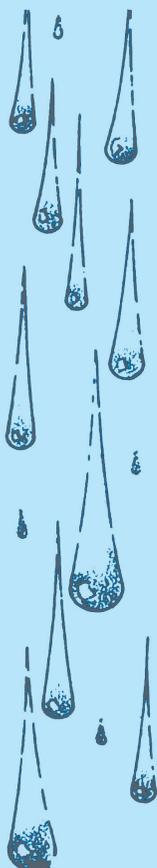
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# Household budget building how-to



**T**he majority of families must live on budgets. Heads of households where money is no object may be able to spend at will, but many men and women must develop budgets so their families' everyday needs are fulfilled and so there is a safety net should an unforeseen situation arise and threaten family stability.

Building a budget can be a significant undertaking, but there is a method men and women can employ when developing a family budget to make that process go as smoothly as possible.

**Gather pertinent documents.** The first step toward building a household budget is to gather pertinent documents, such as earnings statements, utility bills, mortgage documents, and any other documents that can help you figure out your earnings and expenses.

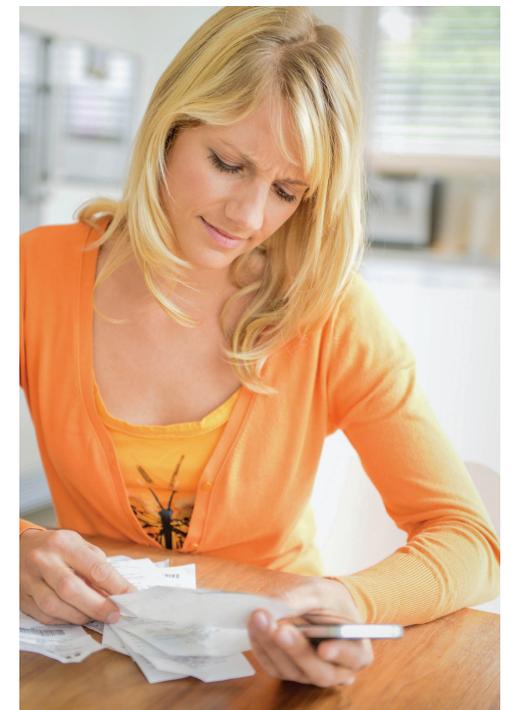
**Determine what's coming in and what's going out.** When building a budget, you must determine how much income your household is generating and how much of that income is already earmarked for necessities like mortgage payments, car payments, etc. Make a list that includes an incoming and outgoing category for expenses, and make a separate category for outgoing expenses that are not necessities, such as the amount of money you spend each month on dining out. Peruse past bank statements to determine those discretionary expenses.

**Determine which discretionary expenses**

**can be trimmed.** Certain expenses, such as mortgage and car payments, are likely fixed. Unless you can refinance your mortgage to earn a lower monthly payment or pay off your car loan so you no longer have to make monthly payments, you probably need to examine your discretionary spending to find opportunities to save money. It's best that men and women working together to build a household budget come to a consensus on where to make cutbacks, as you don't want any resentment to build because one person was forced to sacrifice something important while the other was not. Be respectful of each other's concerns and plan on each of you making a sacrifice so resentment does not develop. Agree to make initial cutbacks a trial run that you will revisit in the near future to determine how the sacrifices are affecting your quality of life.

**Prioritize paying down debt.** One of the best ways to clear up money long-term is to eradicate debt, and consumer debt in particular. It is unrealistic to eradicate certain debts, like a mortgage, in the short-term. But consumer debt, which includes credit cards, tends to come with high interest rates, and carrying substantial consumer debt can negatively affect your credit rating. When attempting to pay off consumer debt, resolve to avoid using credit cards unless it's a genuine emergency and you don't have the cash to cover the associated expenses.

**Periodically revisit your budget.** Men and women should periodically revisit their household budgets to determine if their budgets



are effective and how those budgets are impacting life at home. Expect to make some minor tweaks whenever revisiting your budget, and don't be averse to making more significant changes if the budget is proving especially difficult on certain members of your household. Building a household budget is no small task. Men and women willing to work together and revisit their budgets every so often may find that such an approach eventually creates a more financially stable and enjoyable situation at home.

## Safety guidelines for new parents

**W**elcoming a new child into a family dynamic requires certain adjustments on the part of family members. New parents have come to expect shortened sleep schedules as they handle early-morning feedings and babies who haven't quite adjusted to their parents' sleep/wake schedules.

Parents soon learn another aspect of childcare that fills their days is safety. Keeping little ones safe, whether at home or on the go, becomes the utmost priority.

The Centers for Disease Control and Prevention's "Childhood Injury Report" indicates more than 12,000 children die each year in the United States from an unintentional injury. Injuries involving transportation, drowning and suffocation account for the largest number of accidental deaths among young children.

One of the first safety steps parents can take is to become informed about common childhood injuries and statistics. Educating oneself about the potential for injury is the key to preventing accidents from occurring.

The next step is to take measures to childproof areas in and around the home. Various organizations, including Kids Health, the Consumer Product Safety Commission and the National Safety Council, recommend caregivers take the following safety measures.

- Use safety latches and locks for cabinets and drawers to keep children away from potentially harmful poisons and household items.
  - Employ safety gates to prevent falls down stairs and to keep children from entering rooms that are not supervised or contain possible dangers.
  - Keep track of baby's milestones, including when infants learn to pull themselves up in the crib. The crib mattress should be set to the lowest position and items removed so curious kids cannot climb out of the crib.
  - Bathtubs are a common location for injury. Never leave a child unattended in a bath — even for a minute. Bathrooms can be made safer by installing a soft cover on the bath faucet head, using a secure and non-skid bath seat for the child and relying on a thermometer to check the temperature of the bath water.
  - Use knob covers to prevent access to the stove. Always supervise children in and around the kitchen, where there are many hazards and hot surfaces.
  - Use bolts or anchors to secure items like televisions, bookcases or dressers to the wall to prevent them from tipping over.
  - Getting a shock is easy when babies with saliva-drenched fingers touch electrical outlets. Use safety plugs or special covers to prevent access.
  - Make sure area rugs are secured with a nonskid backing and repair any tripping hazards so children do not fall while learning to walk.
  - Drapery and blinds cords should be kept out of youngsters' reach. Window coverings that are cord-free are safer options.
  - Parents can benefit by learning CPR and other first aid techniques. You never know when they might come in handy.
  - Window guards and safety netting can prevent falls from windows, balconies, landings, and decks. Check these safety devices frequently to make sure they are still secure.
  - Be sure to check that smoke and carbon monoxide alarms are functioning as they should and have fresh batteries.
  - Create layers of protection around a swimming pool, which includes installing self-latching fences, alarms and safety covers.
  - Make a first aid kit and store emergency instructions inside. Post important phone numbers close to a land line phone or program them into a mobile phone.
  - Use corner guards to protect young heads from falls against furniture or fireplace hearths.
- These are just some of the safety measures parents can take to safeguard their young children from injury at home. Kids' pediatricians also may have other information that can help prevent accidents and save lives.

## Weeknight activities the whole family can enjoy



**M**any families have their own routines on weeknights. Kids may tackle their homework before dinner, and once everyone's plate is clean, family members may spend time together or go their separate ways, spending time online with friends or watching their favorite television programs on the couch.

Parents who feel their weeknights don't include enough family time are often on the hunt for more family-friendly activities the whole family can enjoy even if everyone has to go to work or school the next day. The following are a handful of family-friendly weeknight activities that can bring families closer together.

**Movie night:** Family movie night is a tradition for many families, and parents who want to spend more time together as families may find that movie night is a great way to share a few laughs or even facilitate discussions about important topics broached in certain films. Each week let a different family member pick that week's movie and ask him or her to explain his or her choice and why they think it's a film the whole family will enjoy. Let the kids join you as you get the popcorn ready or make special treats to enjoy while the movie is playing.

**Family walk:** Walking is a great way for parents to instill a love of physical activity in their children, and nightly walks also make great opportunities for families to leave their devices behind and discuss the goings-on in their lives. Weather permitting, take a family walk after dinner each night, which can help make your family healthier and strengthen the bonds between family members.

**Writing activities:** Another way families can escape their devices and resist the temptation of social media on weeknights is to get together for weekly writing sessions. Ask each family member to create brief lists on a range of topics, whether it's a list of favorite books or countries each person wants to visit or a

bucket list of things each family member wants to do at one point in their lives. Allow about 15 minutes for each person to write his or her lists, and then discuss each person's list, including the inspiration behind each item that made it onto the lists.

**Game night:** Classic board games or games like checkers might not be as popular today as they were prior to the advent of the Internet, but that does not mean a night centered around such games does not still make for a very family-friendly evening. Stock up on some classic board games and share the responsibility of choosing which game to play each week. Board games can take up to a few hours to play, and that's a great opportunity for families to share some laughs without being interrupted by their devices.

**Crafts night:** Arts and crafts night is another great way for families to spend time together. Parents can choose age-appropriate projects that can help kids and adults alike tap into their creative sides. Solicit ideas when planning crafts night so everyone feels like they played their part.

Nights together as a family do not need to be limited to weekends. Parents willing to get a little creative can enjoy family-friendly evenings no matter what day it happens to be.



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# Tips for juggling work and family

**B**alancing work and family is a juggling act faced by many working parents. Responsibilities to work and family often overlap, and that can make solving the riddle of balancing work and family that much more difficult. Single-income households have decreased dramatically over the last several decades, as escalating costs of living have made it difficult for many families to get by on just one income. But working parents can employ several strategies, both at the office and at home, as they attempt to make the job of juggling commitments to work and family a little less difficult.

## Around the office

A major concern many parents have as they attempt to balance work and family is that they are not spending enough time at home with their children or not paying enough attention to their kids or even their spouses when they are home. One way to find more time at home is to inquire about the possibility of working remotely. Advancements in technology that have made it easier to remotely communicate with clients and coworkers has led to an influx of work-from-home employees. While working from home does not mean workloads will diminish, it does save men and women the time they would spend commuting to and from work, and that translates to more time at home with the family. If working remotely full-time is not a possibility, men and women can ask if it's possible to do so one or two days a week, as such a schedule will still provide more time at home. Another avenue men and women can explore as they attempt to achieve a better balance between work and family concerns how efficiently they do their

jobs. Chatting with coworkers about issues that do not pertain to work can be a great way to reduce work-related stress, but professionals who feel as if they never have enough time to get their jobs done in a typical work day should determine if they are working as efficiently as possible. Avoid too much water cooler chitchat and resist the temptation to check personal emails or text messages while at work. Such distractions can eat up a considerable amount of time over the course of a workday, making it harder for men and women to get their jobs done in a typical workday and forcing them to stay late or bring work home.

Men and women working to achieve a greater balance between work and family also can examine how willing they are to take on additional work. While coworkers love a team player willing to pitch in, routinely accepting extra work can drastically cut into the time men and women have to do their own jobs as well as the time they have to spend with their families. Helping coworkers out in a pinch is fine, but men and women should resist any urges to take on more than they can reasonably handle.

## At home

Men and women also can take steps at home to create a better balance between work and family. Working parents who want the time they have with their children each night to be more substantive can turn off their devices upon arriving home from work. Devices such as smartphones and tablets keep working professionals attached to their offices, and many men and women are tempted to check work emails or answer phone calls and voicemails even when they have left the office for the day.

Parents should resist that temptation so their families know their focus is on them and not back at the office. Another way to create a greater balance between work and family life is to make more efficient use of time at home. For example, rather than spending an hour each night making dinner, working parents can use a slow cooker so family meals are ready the moment everyone arrives home at night. That frees up time the family can spend together and gives working parents one less thing to do when they arrive home. Working parents looking get more quality time with their families also can cut back on the time families spend watching television each night. Limit television time to an hour or two each night, using the extra time to connect with one another. Many working parents strive to create a greater balance between work and family. While doing so is not always easy, men and women can employ strategies at work and at home to make the challenge a little less complicated.



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## Enjoy dining out with kids



Practice, patience and choosing the right times to dine can make dining out with children a positive experience for families.

### Pack snacks

Although the goal may be to eat out, kids may not be as patient as adults when waiting for their meals to be delivered. Ask servers to bring out the kids' meals when appetizers are served or think ahead and have some light snacks, such as

crackers or dry cereal, available to tame kids' hunger pangs.

### Choose restaurants wisely

Make concessions as to where and when you eat. Coordinate around nap times so children will be happy and well-rested. Select restaurants that accommodate children. Ask to be seated out of the way just in case your son or daughter acts up. This way you will not disturb other patrons. Restaurants tend to be less busy right before dinner service and directly after. If you can time your meals to these off-peak hours, it may make for a more enjoyable dining experience.

### Offer plenty of praise

Always let children know when they are doing a great job and behaving well in a restaurant. Engage kids in conversation and keep them entertained. Boredom or attention-seeking behavior can make dining out with youngsters more difficult to manage. A treat or a special reward (sticker or coloring book) can be offered to a child who behaves when dining out.

### Be courteous and respectful

Many children will eventually act up in restaurants, and parents should respond to such instances as courteously as possible. Apologize to those around you whom your child has disturbed. Remove your son or daughter from the area and take a few moments to help him or her calm down. If kids can't be calmed down, ask that your meal be wrapped. Remember to clean up after yourselves and thank the waitstaff for any extra service, such as lugging a heavy high chair or providing extra silverware if kids drop any forks or spoons. Don't leave a large mess for the server, and tip accordingly. Children grow accustomed to dining out over time. It may take some practice, but with the right planning, families can enjoy meals away from home.

Parents know taking kids out to eat requires patience. The sights and sounds of a restaurant can be overwhelming and distracting to children used to eating at home. Toddlers have not learned to control their impulses yet, and even school-aged children may experience intermittent breakdowns when they are uncomfortable or not feeling well. But parents who want to take their tots out on the town can employ some easy steps to make eating out a fun excursion for everyone.

### Practice

Daniel Post Senning, the great-grandson of etiquette expert Emily Post and co-author of "Emily Post's Etiquette, 18th edition," says parents can practice dining out by replicating the experience (as much as possible) at home. Ask the children to use inside voices and exhibit proper behavior at the dinner table. Remove children from the table if they misbehave and try again another time. Parents also can acclimate their youngsters to dining out by gradually working their way up to more formal restaurants. Start by dining out at a place where table behavior or noise may be more tolerable, such as a fast-food restaurant, before moving on to a casual restaurant and then a nicer restaurant when kids can handle it.

### Provide distractions

Many young children cannot sit still for long and may need a series of distractions to keep them entertained throughout meals. Pack a bag of tricks that includes toys, games, books, and even a digital device tuned to kids' favorite programs. Pick restaurants that do not have a long wait to get a seat so that kids' patience has not worn thin before you even make it to the table. A sightseeing walk around the restaurant also may be able to provide a welcome distraction until the food is ready.

## Finding the right family car



Parents have a host of options at their disposal when the time comes to buy new cars for their families. While dad might have long dreamed of driving the fastest sports car on the market, such a vehicle does not make much practical sense when car trips figure to be made with kids in tow. Finding the right car for a family depends on a host of factors, as what makes a good vehicle for one family will not always make a great choice for another family right down the street. When choosing a car for their families, parents can consider the following factors to ensure they choose the vehicles that best suit the needs of their broods.

### Cost

While cost should not be the only consideration when choosing a family vehicle, parents must determine their budget before beginning their search for a new ride. Aside from a home, cars are the most expensive purchase many people will ever make, which only highlights the importance parents must place on finding the right vehicles for their families. Luxury cars, SUVs and sports cars tend to be the most expensive vehicles on the market, and young parents just starting out or parents of school-aged kids with college educations to consider might find that less expensive vehicles make the most practical sense for their families. Parents also must determine if they are financing or leasing their vehicles or buying them outright. Financing and leasing often requires full insurance coverage, which can be pricey, while buying outright affords vehicle owners to choose the level of coverage they are most comfortable with. Determine insurance costs on a given model before driving off the lot with the pedal to the metal.

### Family size

The size and potential size of the family also must be considered before buying

a new car. Kids grow up and get bigger, and parents who want to have more children down the road should consider just how big they want their family to be before buying a new car. Look for a car that not only suits your family now, but one that will cater to your family's needs down the road as well. Overlooking this important factor now may force you to replace the car you ultimately buy sooner than you had hoped.

### Safety

Safety is the top priority for many parents as they purchase new cars for their families. Look for a car with a high safety rating and a proven track record of ensuring passengers survive accidents. The Insurance Institute for Highway Safety ([www.iihs.org](http://www.iihs.org)) as well as the National Highway Traffic Safety Administration ([www.nhtsa.gov](http://www.nhtsa.gov)) test and rate new vehicles for safety, and parents should look up the results of these tests and ratings on any vehicle they are considering purchasing for their families.

### Use

Family cars are rarely limited to getting mom or dad to and from work and for trips to the grocery store. Today's kids are more active than ever before, and chances are their schedules are as packed as their parents'. Consider the many chauffeuring trips you will have to make in the years to come, and choose a car that is equipped to handle those trips. Parents who double as soccer coaches may benefit from buying minivans that can easily store all that sports equipment, while those whose children participate in activities that take them far and wide may want a car that's especially fuel efficient.

### Comfort

Luxury vehicles may provide the most comfortable ride, but parents who are not yet ready to go that route need not sacrifice comfort in favor of practicality. Families spend lots of time in their vehicles, and summer vacations or winter holiday road trips are that much more enjoyable when everyone is riding in comfort. While comfort might not be the foremost priority for parents, it is something to consider when buying new family vehicles.

## Encourage a love of physical activity in youngsters



Parents who resolve to exercise with their children may find their youngsters more receptive to the daily physical activity they need to promote long-term health.

According to the United States Department of Health and Human Services, children and adolescents should engage in physical activity for 60 minutes or more each day. While fulfilling those requirements might not have been a problem for kids who grew up before the dawn of the Internet, nowadays kids are spending less time playing outside and more time on their computers or other devices.

That reality is problematic for parents who want their kids to embrace physical activity thanks to the positive impact that exercise can have on kids' physical and mental well-being. Parents hoping to instill a love of physical activity in their youngsters may find that taking a more active role by exercising with their kids is an effective way to get them off the couch and away from their computer screens.

**Turn errands into exercise opportunities.** Many parents take their children along with them when running errands. When such errands don't necessarily require the use of a car, consider riding bicycles instead. Kids who otherwise

don't enjoy errands may now find them more fun, all the while fulfilling their daily recommended quotas for exercise and spending quality time with their parents.

**Include kids in your own athletic pursuits.** Parents might not be able to take younger kids along with them to the gym, but that does not mean your youngsters must be excluded from all of your athletic pursuits. If you have any upcoming athletic activities or challenges on your schedule, such as a new recreational sports season or community fun run or 5K, let kids tag along as you train or practice. Parents of adolescents can inquire at their local gyms if they offer discounted memberships to teens. If so, take kids along with you on trips to the gym so they learn the value and benefits of daily strength and conditioning exercises.

**Make more time to play.** Parents may already have busy schedules, but finding time to play with their kids is a great way to get youngsters to embrace physical activity. Kids might be reluctant to shoot hoops in the driveway if no one is willing to join them,

but they will likely be far more willing to do so if mom and dad are willing to play with them.

This is not only a good way for parents to ensure their kids get enough exercise, but also a great and fun way for moms and dads to make time for physical activity.

**Recognize that physical activity does not have to mean organized sports.**

Some kids have no interest in team sports while others do not have the athletic ability to compete after a certain age. Parents who want their kids to exercise more should recognize that there are plenty of ways to be physically active that do not involve organized team sports. Hiking; riding bicycles; swimming at a nearby pool, lake or ocean; and even going for nightly walks are all physical activities that people of all ages and athletic abilities can enjoy.

Physical activity is an important component of a healthy lifestyle. While getting kids to put down their tablets and gaming system remote controls may not be easy, parents who resolve to exercise with their children might find their youngsters more receptive to regular physical activity.

### Tonia Lower, CNP



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