

May 2024



UK University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service

**Cooperative Extension
Service**

Daviess County
4800A New Hartford Road
Owensboro KY 42303
270-685-8480
daviess.ca.uky.edu

DATES

- May 4**
Derby Day
- May 7-9**
KEHA State Meeting
- May 12**
Happy Mother's Day
- May 18**
Farmers' Market - Beef Month
- May 21**
Extension Open House
- May 27**
Memorial Day- Office Closed
- June 11-14**
4-H Camp
- June 16**
Happy Father's Day
- June 19**
Juneteenth Holiday - Office Closed

FARMERS' MARKET

Be sure to stop by the Owensboro Regional Farmers' Market on Saturday, May 18 and visit the Extension booth. We will be celebrating Beef Month with samples of a beefy recipe.



The market is open every Saturday 8am to noon and beginning in June it will be open Tuesdays 8am to noon and Thursdays from 4-7pm.



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**Daviess County Extension Agent
for Family & Consumer Sciences Education**

Cooperative Extension Service
Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.

LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.

OPEN HOUSE



**MAY
21
5:00 -
7:00 PM**

- FREE FOOD
- FREE T-SHIRT
- GIVEAWAYS
- RECIPE SAMPLES
- WBKR LIVE
- HANDS-ON ACTIVITIES

Join the Daviess County Cooperative Extension for our Open House event!

Meet the staff, learn about our programs, register for door prizes, enjoy food, and have fun with hands-on activities! Bonus: WBKR will be live on location.

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MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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Disability accommodations available upon request.



HOMEMAKER HAPPENINGS

Lesson for the Month

Understanding and Preventing Suicide—A Family and Individual Development Lesson

Roll Call

In May we celebrate mothers. Share a favorite memory with your mother.

Thought of the Month

“Every life matters. Be like Mother Nature and love everyone without judging.”

—Debasish Mridha

Foyer Decorations

Maceo, you have May

Save the Date

**Homemaker County
Annual Meeting
August 6, 2024**



Homemakers will be delivering pillow cases to the Center For Courageous Kids on **June 12, 2024**.

We will be leaving from the Extension Office at **9am**.

Please call the Extension Office to let us know you'll be joining us:
(270)685-8480



2024-2025 Homemaker Lesson Calendar

Can be found on the back of this page. Please keep it for reference.

We look forward to seeing you there!

2024—2025 HOMEMAKER LESSONS

Trainings will be given at the Daviess County and Henderson County Cooperative Extension Service Offices.

10:00 A.M. LESSON TRAINING

SEPTEMBER LESSON ALL ABOUT SUCCULENTS

August 20 (Daviess) August 21 (Henderson)
Learn why succulents are popular houseplants. Learn the different families and varieties as well as requirements for growing them successfully.

★ **Miscellaneous**

11:00 A.M. LESSON TRAINING

OCTOBER LESSON INDOOR AIR QUALITY

August 20 (Daviess) August 21 (Henderson)
Raise awareness and knowledge about indoor air quality, how it can be affected by things in our indoor spaces, how it can affect one's health, and steps for improvement. *Presented by Hardin Stevens, UK*

★ **Environment, Housing & Energy**

NOVEMBER LESSON COMPOSITION IN PHOTOGRAPHY

October 15 (Daviess) October 16 (Henderson)
Looking to take photographs that not only capture the memory, but also enhance it? Participants will receive a handout with suggestions for successful composition in photography.

★ **Cultural Arts and Heritage**

JANUARY LESSON TIME WELL SPENT: ORGANIZING TIPS FOR INCREASED PRODUCTIVITY

October 15 (Daviess) October 16 (Henderson)
Learn how clutter and disorganization can negatively affect your productivity. You also will gain ideas for better ways to organize your time and workspace.

★ **Management and Safety**

FEBRUARY LESSON CREATING WELCOMING COMMUNITIES

January 21 (Daviess) January 22 (Henderson)
Become a more prepared community volunteer by understanding how culture makes all of us unique. We will examine our own culture, understand culturally related strengths of both ourselves and of others, and gain an understanding of oppressive experiences and their effects.

★ **International**

MARCH LESSON HOW TO GET OUT OF A MEALTIME RUT

January 21 (Daviess) January 22 (Henderson)
Share creative strategies that can be used to overcome mealtime ruts. Find out why it is important to prepare home-cooked meals, describe several creative strategies to come up with meal ideas and identify ways to reduce barriers related to preparing meals at home.

★ **Food, Nutrition, & Health**

APRIL LESSON COMMUNICATION ESSENTIALS FOR GOOD IMPRESSIONS

March 18 (Daviess) March 19 (Henderson)
Let's learn more about non-verbal communication (body language) and the roles speaking and active listening play in communication.

★ **Leadership Development**

MAY LESSON STRONG BONES FOR LIFE: PREVENT OSTEOPOROSIS

March 18 (Daviess) March 19 (Henderson)
Examine risk factors and lifestyle behaviors to help stop bone loss and rebuild bone to prevent breaks. It's never too early or too late to make bone health a priority.

★ **Family & Individual Development Lesson**

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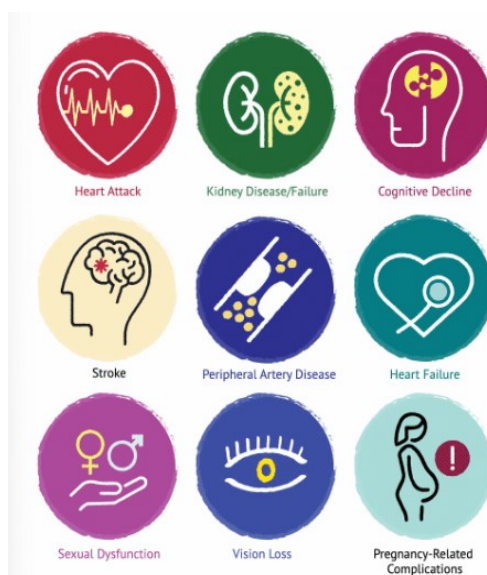
May is Blood Pressure Awareness Month: Prevent High Blood Pressure with a Healthy Lifestyle

Source: Katherine Jury, Extension specialist for family health

Maybe you have heard that high blood pressure runs in your family, or your doctor has mentioned that you should watch your blood pressure. Regardless of why you are interested, you can take steps each day to keep your blood pressure in a healthy range. You can help prevent high blood pressure, also called hypertension, by making healthy choices on a daily basis.

Choosing to eat a variety of healthy foods, including lots of vegetables and fruit, is a great first step. Additionally, choosing foods rich in potassium, fiber, and protein and lower in salt and saturated fat are good for heart health. For many people, making these healthy changes can help keep blood pressure low and protect against heart disease and stroke.

Being physically active is another great lifestyle choice that also is proven to help lower and manage blood pressure. The Physical Activity Guidelines for Americans recommends that adults get at least two and a half hours of moderate intensity exercise every week, such as brisk walking, bicycling, or other forms of cardiovascular exercise. Another way to think about it is planning to incorporate about 30 minutes of activity per day, 5 days a week. Children and adolescents should get 1 hour of physical activity every day.



Did you know
high blood pressure
can affect the body
in many ways?

Find tools to control high blood pressure at [cdc.gov/bloodpressure](https://www.cdc.gov/bloodpressure).



Certain habits also increase your likelihood of having high blood pressure, such as smoking and drinking alcohol excessively. If you do smoke, quitting will lower your risk for all forms of heart disease. Your doctor can suggest ways to help you quit. Limiting your alcohol intake also can help your blood pressure. For heart health, men should have no more than two alcoholic drinks per day. Women should have no more than one alcoholic drink per day. Habitually getting at least seven to nine hours of sleep per night is another way to manage blood pressure and increase your overall health.

If these lifestyle choices seem overwhelming, choose one area to begin. Your local Extension office has many resources to help you make healthy choices one small step at a time!

Reference: https://www.cdc.gov/bloodpressure/prevent_manage.htm

Small Steps to Saving

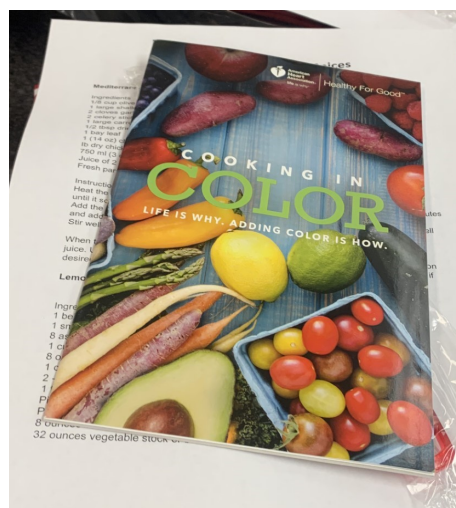
Source: Nichole Huff, Ph.D.; Assistant Extension Professor,
Family Finance and Resource Management

Saving money may seem intimidating, especially if past budgeting attempts were frustrating or felt unattainable. The Consumer Financial Protection Bureau recommends putting 20% of your monthly income into savings. They suggest following a 50-30-20 ratio with your budget after taxes: 50% on needs, 30% on wants, and 20% on savings. If that number seems unrealistic for your budget, consider other ways to save money that may work better for your family.

First, work to pay off any debts that you have, especially those with high interest rates like credit cards or consumer loans. Then, stop buying things that do not fit in your budget. Instead of paying interest toward a credit card, put that money into a high-yield savings account and earn interest instead.

To become a more successful saver, initially set short-term specific savings goals such as for concert tickets or a vacation. When you have a plan for your money, it can motivate you to cut out unnecessary purchases and stick to your savings plan to reach your goal faster. Successfully saving for small purchases can build momentum as you establish larger savings goals like a car, a house, a child's education, or retirement.

Set up automatic transfers to your savings account each payday. This ensures that you "pay yourself first" before any nonessential spending. Additionally, put a portion of unexpected or additional income into savings, such as from tax returns, gifted money, or bonuses.



Merritt Bates-Thomas showed us how to cook with herbs and spices. Great learning happened while tasting delicious food.



ADULT HEALTH BULLETIN



MAY 2024

Download this and past issues of the Adult, Youth, Parent, and Family Caregiver Health Bulletins: <http://fcs-hes.ca.uky.edu/content/health-bulletins>

THIS MONTH'S TOPIC MENTAL HEALTH AWARENESS



May is Mental Health Awareness Month in the United States. This is a time to draw attention to the importance of mental health and highlight resources that are available to help with mental well-being. Mental illnesses are brain-based conditions. All humans have brains, so everyone is susceptible to having a mental illness at some point in life. Being aware of what signs and symptoms are and what to do if you start to recognize those signs in yourself or someone you know, can make a big difference in getting help and feeling better.

Continued on the next page →



If you or someone you know is struggling or in crisis, help is available around the clock. Call or text 988 or go to [988lifeline.org](https://www.988lifeline.org) to live chat with a counselor at any time.

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Everyone goes through things in life that can affect mental health — stress from a job, the loss of a loved one, or life changes like having a baby or getting divorced. All of these things and more can cause us to feel and act differently for a short period of time. A mental health concern becomes a problem when the symptoms make it difficult to do daily tasks or you feel unlike yourself for more than 4 weeks.

Common signs of mental illness include:

- Feeling sad or down
- Confused thinking or reduced ability to concentrate
- Excessive fears or worries, or extreme feelings of guilt
- Extreme mood changes of highs and lows
- Withdrawal from friends and activities
- Significant tiredness, low energy, or problems sleeping
- Detachment from reality (delusions), paranoia, or hallucinations
- Inability to cope with daily problems or stress
- Trouble understanding and relating to situations and to people
- Problems with alcohol or drug use
- Major changes in eating habits
- Excessive anger, hostility, or violence
- Suicidal thinking

Sometimes signs of mental illness are also physical problems, like ongoing stomach pain, back pain, headaches, or other unexplained aches and pains along with other signs listed above.

Most mental illnesses do not get better on their own. If untreated, they might get worse over time and cause serious problems. You can use the list above to talk to your doctor or other health-care provider about how you are feeling and the many options available for treatment.

If someone you know shows signs of mental distress, talk openly with them about your concerns. You cannot force someone to get professional



care, but you can offer encouragement and support. You can also help your loved one find a qualified mental health professional and make an appointment. You could even offer to take them or go along to the appointment if they would like.

If you or someone you know is struggling or in crisis, help is available around the clock. Call or text 988 or go to [988lifeline.org](https://www.988lifeline.org) to live chat with a counselor at any time. You can use this resource for yourself or to discuss your concern for someone else.

REFERENCES:

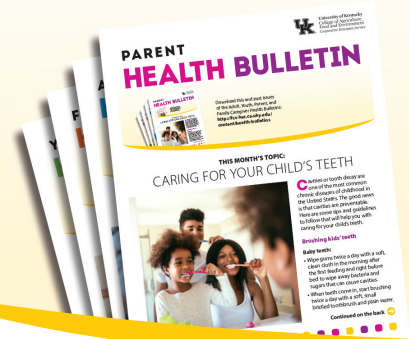
- <https://www.samhsa.gov/mental-health-awareness-month>
- <https://www.mayoclinic.org/diseases-conditions/mental-illness/symptoms-causes/syc-20374968>

**ADULT
HEALTH BULLETIN**

Written by: Katherine Jury, MS
Edited by: Alyssa Simms
Designed by: Rusty Manseau
Stock images: Adobe Stock



PARENT HEALTH BULLETIN



MAY 2024

Download this and past issues of the Adult, Youth, Parent, and Family Caregiver Health Bulletins: <http://fcs-hes.ca.uky.edu/content/health-bulletins>

THIS MONTH'S TOPIC

PREVENT SPORTS-RELATED INJURIES



Playing sports is a great way for kids to be active, move their bodies, burn energy, and have fun! Parents of school-age children may find that they spend a significant amount of time taking kids to and from sports activities, practices, games, and clinics. There are also things parents and caregivers can do to keep their young athletes feeling good and avoiding injuries.

Be prepared

Before starting a new sport, make sure kids know the general rules of the game and how to stay safe. This will help them have fun and lower the chances of an injury. They should also take water to practices and games to stay hydrated.

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Before every practice or game, kids should stretch and warm up their bodies. This includes things like toe touches and shoulder rolls, as well as increasing their heart rate slowly, by doing activities like jumping jacks and jogging.

➔ **Continued from the previous page**

Warm-up and cool-down

Before every practice or game, kids should stretch and warm up their bodies. This includes things like toe touches and shoulder rolls, as well as increasing their heart rate slowly, by doing activities like jumping jacks and jogging. Warming up helps increase blood flow to organs and muscles, and increases flexibility needed to move quickly. Cooling down helps your body adjust back to needing less blood and oxygen. Stopping intense activity too quickly can cause feelings of dizziness or nausea.

Technique

Most sports have proper ways that players should do certain activities to prevent injuries. Examples are specific ways to throw a baseball, how to tackle in football, or how to dive in volleyball. Teaching the right way to do activities helps kids to be more successful in their chosen sport and keeps them healthy.

Use proper equipment

Make sure your child has shoes that fit and are appropriate for the sport, like cleats or sneakers. Children who wear glasses

may benefit from prescription goggles or shatterproof glasses. Ask your child's coach about helmets, mouthguards, athletic cups and supporters, and any needed padding.

Safe surfaces

Make sure the surface your child is playing on is safe for activity. Ruts or holes can cause kids to trip and fall. Damaged equipment like goal posts or nets can also pose a hazard. All these things wear over time, so keep an eye out and tell league officials or coaching staff if you notice a problem.

Teaching kids how to stay safe while enjoying sports is an important part of supporting their activities as a parent or caregiver. When they play safely, everyone has more fun!

REFERENCE:

<https://kidshealth.org/en/parents/sports-safety.html>

ADULT
HEALTH BULLETIN

Written by:

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Edited by: Alyssa Simms

Designed by: Rusty Manseau

Stock images:

Adobe Stock



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

MAY 2024

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu

INVEST IN YOURSELF: WHICH RETIREMENT PLAN IS RIGHT FOR YOU?

Have you ever considered when you will be **financially** ready to retire? For working consumers, how they choose to invest their hard-earned money will make a difference in determining how financially ready they are. There are several types of retirement plans designed to help you save money for retirement while working. These fall into two major groups: *defined benefit plans* and *defined contribution plans*.



DEFINED BENEFIT PLANS

A **defined benefit plan** specifies a fixed monthly amount of money a person will receive upon retirement. The fixed amount (aka, the “defined benefit”) is usually calculated from your salary and how long you worked. It may be listed as a predetermined amount of money or a percentage of your monthly salary. The most common form of defined benefit plans is a **pension**. Pensions require that workers contribute a certain amount of money from their paycheck into a pool of money that their employer then redistributes upon retirement. Other types of defined benefit plans include cash balance plans, annuities, and lump-sum payment plans.

DEFINED CONTRIBUTION PLANS

A **defined contribution plan** does not promise

a set amount of money for retirement. In this plan, the employee, the employer, or both contribute. There are several types of defined contribution plans such as a 401(k), 403(b), and an IRA.

A **401(k)** is a type of defined contribution plan in which the employer sponsors the plan. Employees often can select how to invest their money. Money invested into 401(k) plans has pre-tax benefits, which means contributions can reduce an employee’s current taxable income. The amount you contribute is typically a percentage of your salary. Another type of defined contribution plan is a **403(b)**, which is designated for public school teachers, nonprofit employees, and charitable organizations. They work very similar to a 401(k).



RETIREMENT SHOULD BE A TIME OF MINIMAL FINANCIAL STRESS



An **IRA**, which stands for Individual Retirement Account, is also considered a defined contribution plan. The earnings on a traditional IRA are not taxed until they are paid out or withdrawn. A **Roth IRA** works in reverse – the consumer pays taxes before contributing, which can be beneficial since tax rates tend to rise over time.

HOW MUCH DO YOU NEED TO RETIRE?

The answer to this question varies for everyone. Knowing how your salary has changed over time can be a key consideration for determining when you want to retire. Also, knowing the amount of money you need to maintain a certain lifestyle into retirement is important. For a more concrete number, there are several online calculators you can use, such as this one provided by FINRA: <https://retirementcalculator.nga.finra.org/calculator/>.

WHY IS THIS IMPORTANT?

You may imagine retirement as a time to finally have financial freedom. However, unexpected expenses may come up – from medical emergencies to home repairs to

inflation. Ask yourself questions like: “Do I want to travel?” “What do I want to splurge on in retirement?” “Am I prepared for unexpected expenses that may arise?” “Will I need to provide for a loved one?” Thinking about specific retirement goals helps you to be more prepared financially.

Retirement should be a time of minimal financial stress. Starting to plan for retirement early makes these goals possible. It is important that you understand how to invest so that as retirement age approaches, you can be more financially secure.

REFERENCES:

Consumer Financial Protection Bureau. *Planning for Retirement*. <https://www.consumerfinance.gov/consumer-tools/retirement/>

U.S. Department of Labor. *Types of retirement plans*. (2023). <https://www.dol.gov/general/topic/retirement/typesofplans>

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Co-authored by: Kelly May | Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: Adobe Stock

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