

NEWSLETTER



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

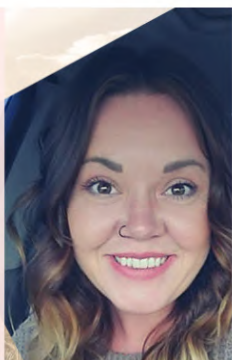
ROBERTSON COUNTY FAMILY & CONSUMER SCIENCES

Robertson County Cooperative Extension
39 E Walnut Street
P.O. Box 283
Mt. Olivet, KY 41064

INSIDE THIS ISSUE

MEET YOUR AGENT

My name is Britney Poe, and I am the new Family and Consumer Sciences/ 4-H agent for Robertson County. I am married to my husband Josh and we have 3 boys: Christopher, Colby and Cash. I have lived in Robertson County for 30+ years and have always felt blessed to have been able to raise my children here. With that being said, as a Robertson County native I realize where we lack as a community. My goal as the new FCS agent is to build a sense of community and belonging. I'm thrilled to begin this journey with each of you. Currently at the Extension Office I am organizing and gearing up for the upcoming school year and planning some amazing 4-H programs. The planning for community programs is also underway. Be on the lookout for ways to



September is National Honey Month!



FALL PREVENTION



Important Dates

- Sept. 16, 23, 30** Farmer's Market Mt. Olivet & Bluelicks
- Sept. 15** God's Pantry Food Drive
- Sept. 16** Coffee Retreat Day 1
Register 606-724-5796
- Sept. 17** Coffee Retreat Day 2
Register 606-724-5796
- Sept. 17** Health Fair 7:30-11:00
Senior Citizens Building
- Oct. 11** LRA Skills Day
Register 606-724-5796



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 race, color, age, sex, religion, disability, or national origin. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.

LEXINGTON, KY 40546



Disabilities accommodated with prior notification.

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I'm thrilled to begin this journey with each of you.

Currently at the Extension Office I am organizing and gearing up for the upcoming school year and planning some amazing 4-H programs. The planning for community programs is also underway. Be on the lookout for ways to stay informed!!

Britney Poe

FCS/ 4-H Agent
606-724-5796



September is National Honey Month!



Honey Raisin Muffins

½ cup + 2 tablespoons all purpose flour	¼ teaspoon baking soda	1 cup skim milk
½ cup + 2 tablespoons whole wheat flour	1 teaspoon ground cinnamon	½ cup honey
¾ teaspoon baking powder	¼ teaspoon salt	2 egg whites
	2 cups bran flake cereal with raisins	3 tablespoons unsweetened applesauce
		2 tablespoons canola oil

1. **Combine** flours, baking powder, baking soda, cinnamon and salt in a bowl and set aside.
2. In a large mixing bowl, **combine** cereal, milk and honey; let stand for 2 minutes to soften. **Stir** in egg whites, applesauce and oil; **mix** well.
3. **Add** dry ingredients and stir until moistened.
4. **Fill** a greased or paper-lined muffin pan ¾ full.
5. **Bake** at 400°F for 15-18 minutes.
6. **Cool** 10 minutes before removing from pan.

Yield: 12 muffins.
Nutrition Analysis:
150 calories, 3 g fat, 0 mg cholesterol, 170 mg sodium, 30 g carbohydrate, 2 g fiber, 15 g sugar, 4 g protein.



Buying Kentucky Proud is easy. Look for the label at your grocery store, farmers' market, or roadside stand.

Buy Honey Locally (when in stock)

Robertson County Farmer's Market
Fridays through the end of Sept.
9 a.m. to 1p.m. behind Senior Citizen's
Building.

3 p.m. to 7 p.m. Bluelick's State Park
by the museum.

Robertson County FFA
606-724-5421

Creek View Farm & Apiary
(606) 842-1093

HEALTHY CHOICES FOR HEALTHY FAMILIES

BASIC BUDGET BITES

Per unit pricing

Saving money at the grocery store takes planning and thought. Make a list to stay on track with your spending at the store. Use coupons, sales flyers, and unit pricing to get the best price. Unit pricing can help you compare two products to find the better buy. Sometimes this type of pricing is on the price tag. If not, you can use the nutrition label to find the total

servings per box. Just divide the price by the number of servings. The product with the lower cost per serving is the best buy. For more tips on how to figure unit pricing, call your local Extension office.

Source: Amy Singleton, MS, RDN, Regional Extension Agent for the University of Kentucky Nutrition Education Program.

PARENT CORNER

You're hungry!?!

During the summer months, children are often home more. And it can seem like they are always hungry! Here are some tips to keep summer snacking, and your grocery costs, under control.

- **Set routine meal and snack times:** When family members know when meals will be served, the day can be better planned. Snacks help provide children the nutrients they need. Each 3 to 4 hours, offer a meal or snack.
- **Protein, fat, and fiber:** Building snacks around these three things will help keep children full

until their next meal. Snacks like chips, crackers, and snack cakes are empty calories. Not only are they not healthy, they don't help with hunger. Instead, try healthy, filling snacks like carrots and hummus, yogurt and fruit, or a cheese stick and whole-wheat crackers.

- **Eat in the kitchen:** Skip mindless munching in front of the TV. Ask your family to eat in the kitchen. This will also help cut down on wrappers and crumbs all over the house.

Adapted from: Iowa State University Extension and Outreach



FOOD FACTS

Bell peppers

Season:

Bell peppers come in many colors from June through September.

Nutrition facts:

They are high in vitamin C and a good source of vitamin A. One raw, medium-sized pepper has only about 20 calories. Red peppers are higher in both vitamins C and A than green peppers.

Selection:

Select peppers that are heavy for their size, with bright, shiny skins. Stay away from flabby, wrinkled, or soft peppers.

Handling:

Store in the refrigerator for three to five days. Place them in the vegetable crisper or in plastic bags.

Source: Adapted from fruitsandvegetablesmatter.gov

Mark Your Calendars!!!

4th Tuesday of every month will be for Crafts & Crumbs.

This program will be for anyone interested in making the craft of the month all while enjoying a delicious recipe from Plate it Up - Kentucky Proud.



September 27, 2022

5:00 p.m.

Gnome Door Hanger

\$7.00 for community members

\$5.00 for Homemakers

Robertson County Extension Office

606-724-5796 to register.

11 spots available.



Zippy Corn Chowder

1 medium onion, chopped	and chopped	3 cups fresh or frozen whole kernel corn
1 green pepper, chopped	2 teaspoons Dijon mustard	4 green onions, chopped
1 tablespoon butter	1 teaspoon basil	2 cups skim milk, divided
1 (14.5 ounce) can low-sodium chicken broth	½ teaspoon paprika	2 tablespoons all-purpose flour
2 large red potatoes, cubed	½ teaspoon crushed red pepper flakes	1 teaspoon salt (optional)
1 jalapeno pepper, seeded		

In a large saucepan, **sauté** onion and green pepper in butter until tender. **Add** broth and cubed potatoes. Bring to a **boil**. **Reduce** heat; **cover** and **simmer** for 15 minutes or until potatoes are almost tender. **Stir** in jalapeno, mustard, basil, paprika and red pepper flakes. **Add** corn, green onions and 1½ cups of milk. Bring to a **boil**. In a separate bowl, **combine** all-purpose flour and remaining ½ cup

milk, **stirring** until smooth. Gradually **add** mixture to soup. Bring to a **boil**. **Cook** and **stir** for 2 minutes or until thickened and bubbly.

Yield: 8, 1 cup servings

Nutritional Analysis: 190 calories, 2.5 g fat, 1 g saturated fat, 5 mg cholesterol, 350 mg sodium, 34 g carbohydrate, 4 g fiber, 10 g sugar, 7 g protein



Buying Kentucky Proud is easy. Look for the label at your grocery store, farmers' market, or roadside stand.

MONEYWISE

VALUING PEOPLE. VALUING MONEY.

SEPTEMBER 2022

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

THIS MONTH'S TOPIC: PREPARING FOR RETIREMENT

Understanding the basics of saving for retirement is an important step in planning for your financial future. With the average American living to nearly 80 years old or older, a person could spend 20 to 30 years in retirement. The Internal Revenue Service estimates you may need up to 80% of your current income to retire comfortably. Thankfully, there are a variety of plans and options available to help you save today for a more secure tomorrow.

START SAVING EARLY

Retirement plans are designed to help you financially prepare for your future. It is important to start saving for retirement as early as possible, especially if you want to maintain the standard of living to which you are accustomed. If you don't have a lot to invest currently, know that a little money invested with compounding interest can go a long way.

The IRS offers examples of the value of future retirement savings:

Monthly Savings, 6%	5 years	15 years	20 years
\$50	\$3,506	\$14,614	\$23,218
\$200	\$14,024	\$58,455	\$92,870
\$500	\$35,059	\$146,136	\$232,176



UNDERSTANDING SOCIAL SECURITY

Don't expect government benefits to finance your retirement. The average monthly benefit paid by the Social Security Administration is \$1,200. To estimate your retirement benefits at different ages (such as ages 62, 65, 67, or 70), visit <https://www.ssa.gov/myaccount/retire-calc.html> or log in to your "my Social Security" account. This is an important decision, especially since no one age works for everyone because of differing lifestyles, finances, personal needs, and retirement goals.

TYPES OF RETIREMENT ACCOUNTS

IRAs, otherwise known as Individual Retirement Arrangements or Accounts, can help you save for retirement above Social Security benefits. Three common retirement plans are the traditional IRA, Roth IRA, and traditional 401(k). The minimum age to begin receiving benefits differs depending



IT IS IMPORTANT TO START SAVING FOR RETIREMENT AS EARLY AS POSSIBLE



on the plan and circumstances (and can range from age 55 to 59 1/2 to 72, for example). Talk to a licensed financial advisor at a bank, credit union, or a licensed brokerage firm as you consider what is best for your finances and retirement goals.

A **traditional IRA** is an individual retirement account that allows you to make pre-tax contributions. This means you don't pay taxes on IRA deposits or earnings until retirement. Then in retirement, the withdrawals you make are taxed as income. Traditional IRAs can be beneficial if you expect to be in a lower tax bracket when you retire.

A **Roth IRA** is an individual retirement account where your contributions are made with funds that have already been taxed. This means the earnings and withdrawals you make during retirement are tax-free.

A **traditional 401(k)** is an employer-sponsored retirement plan that allows employees to make pre-tax contributions through payroll deductions. This means deposits go directly from your paycheck to your account. Most 401(k) plans also offer employees a choice of investment options. Some employers will match your contributions. It is important to take full advantage of employer matching to maximize your retirement savings. Employee and employer contributions to a 401(k) plan, as well as any earnings from the investments,

are tax-deferred. This means you pay taxes only when you withdraw the savings.

REQUIRED MINIMUM DISTRIBUTIONS (RMDs)

You cannot keep money in your retirement accounts indefinitely. Most traditional IRA or 401(k) retirement plans require you to begin making withdrawals (or "required minimum distributions") when you reach a particular age. (It's generally 70 1/2 or 72, depending on your birth year. See <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-required-minimum-distributions-rmds> for more information.)

PLANNING AHEAD

It is up to you to plan for your retirement. Investing in retirement savings allows you to take charge of your financial future. Whether retirement is a few years or a few decades away, using the resources and advisors available through your workplace or financial institution can help make the process less intimidating. For more information online, visit <https://www.irs.gov/retirement-plans>.

Also, consider using free online tools offered by the U.S. Department of Labor to help you establish financial goals and priorities, create a cash flow spending plan, reduce debt, and save for retirement. These are available at <https://www.askebsa.dol.gov/SavingsFitness/Worksheets>.

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LEXINGTON, KY 40546



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FAMILY CAREGIVER HEALTH BULLETIN



SEPTEMBER 2022

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

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41064
(606) 724-5796

THIS MONTH'S TOPIC: FALL PREVENTION



The National Council on Aging (NCOA) encourages people to work together to reduce the risk of falling. This year's fall prevention awareness week theme is Strengthening Community Connections in Falls Prevention.

As a caregiver, you can create connections and awareness about fall and fall risk by talking to an older person about falling. Talking about falls is an effective and no-cost strategy to create action and reduce fall risk. You do not have to be an expert to talk about falls.

Continued on the back →



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Be open and kind. Ask questions, share a fact, and/or share your own experience.

➔ Continued from page 1

The NCOA recommends the following tips for talking to an older adult about falls:

- **Be open and kind:** Ask questions, share a fact, and/or share your own experience.
- **Avoid blame:** Nobody is at fault for a fall. Provide solutions that do not make the person feel judged.
- **Be assertive:** Show that you care by how you deliver your message. Use “I” statements to let others know how you are thinking and feeling.
- **Listen:** Sometimes no solution will make an older adult feel better about falling. Be there and listen to their concerns and give support when they are ready for the next step in reducing falls.

The NCOA recognizes that falls can be difficult to talk about. Some people may feel embarrassed talking about a fall or their fear of falling. To help bring up the topic, the NCOA recommends asking questions that might **enhance relationships** and demonstrate that you care. You might ask, “Have you fallen? Or do you know anyone who has fallen?” You can share a fact to introduce the topic such as, “Did you know one in four Americans age 65 and older fall each year?” Another way you might get someone to talk about falling is by sharing a personal experience related to a fall, such as a time you or someone you know fell and what happened as a result.

The NCOA encourages conversations that **create opportunity**. You might ask, “Are you feeling steady on your feet? I see you are hesitant when you get up.” You might share a fact about home safety like how most falls occur at home and how small changes, like adding better light to the hallway, can make a space safer. You may share a story about your own experience related to fall prevention and safety. “I started using a nightlight for my bathroom to make getting up in the middle of the night safer.”

Lastly, NCOA promotes ways to **foster connections**. A great question to ask: “Where do you go for exercise class since there are so many opportunities at home and in the community?” You can share the fact that the University of Kentucky



FCS Extension has programs to learn more about fall prevention and what can be done to stay healthy and safe. You can share an experience related to community resources: “After being prescribed a new medication that made me feel dizzy, I talked to my pharmacist about symptoms and side effects to be sure the dose was right for me.”

NCOA offers many resources and guides to help start conversations, get connected, receive screenings, and prevent falls. To prevent falls in your family and community, connect with the NCOA and your local Extension agent today.

REFERENCE:

- NCOA. (2022). Falls Prevention Awareness Week Promotion Toolkit. Retrieved <https://www.ncoa.org/article/falls-prevention-awareness-week-toolkit>
- <https://www.ncoa.org/article/4-tips-to-help-you-talk-to-older-adults-about-preventing-falls>

FAMILY CAREGIVER HEALTH BULLETIN

Written by: Amy F. Kostelic,
Associate Extension Professor,
Adult Development and Aging

Edited by: Alyssa Simms

Designed by: Rusty Manseau

Stock images:

123RF.com, Adobe Stock



19th Annual Bluegrass Regional

Grandparents Raising Grandchildren Conference

Featured Speaker:

Beth Tyson - Beth Tyson

Trauma Consulting

Beth Tyson, MA, is a childhood trauma consultant, 3x best-selling author, and child welfare advocate. In addition, she has several years of professional experience as a trauma-informed psychotherapist working with children and families. Beth is currently the Director of Trauma Therapy for Grands Stepping Up, a non-profit supporting kinship families in Pennsylvania, and the founder of Beth Tyson Trauma Consulting. Beth earned her Masters in Clinical Psychology from Eastern University in 2013. In her free time, Beth is a Court Appointed Special Advocate (CASA), a member of the CASA Advisory Council, and a contributing partner of WeHealUs and the Pennsylvania Child Abuse Prevention Coalition.



Grandparents As Parents of Kentucky

September 22, 2022
8:00 AM - 3:30 PM

NEW LOCATION:
Embassy Suites,
1801 Newtown Pike,
Lexington, KY

Register online:
<http://gapofky.org>
(859) 257-5582



All grandparents,
relatives, kinship
caregivers and
professionals are invited
to attend.



ROBERTSON COUNTY HOMEMAKERS

WHAT IS THE HOMEMAKER CLUB?

Homemaker clubs provide education with a difference. They are local clubs of one of the largest volunteer organizations, the Kentucky Extension Homemakers Association. The Kentucky Extension Homemakers Association (KEHA) is a volunteer organization that works to improve the quality of life for families and communities through leadership development and education in cooperation with the University of Kentucky Cooperative Extension Service.

WHY SHOULD I JOIN?

Members have the opportunity to participate in a variety of activities and events throughout the year, including trips, programs, and seminars. As dedicated volunteers, we network with local agencies to enrich lives in our community.

ADDED BENEFITS

- Receive a monthly newsletter
- Get discounts on Extension workshops and events.
- Join in community service projects.

TWO WAYS TO JOIN

In person Membership: Club meetings are informal times of demonstration, discussion, idea sharing and fellowship. Clubs meet monthly during the day or evening at various locations.

Mailbox Membership: Keep a busy schedule and cannot commit to a monthly meeting? By becoming a Mailbox Member you can still enjoy ALL of the benefits of an in person membership.





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2022-2023 Enrollment Form Robertson County Extension Homemakers

(Due by Nov. 4, 2022)

Yearly Dues: \$10.00

Please make checks payable to: Robertson County Homemakers

Mail to: Robertson County Cooperative Extension P.O Box 283 Mt. Olivet, KY 41064

Name: _____

Mailing Address: _____

Email: _____

Home Telephone: _____

Cell: _____

Membership Type (please circle one): In-person Club Membership Mailbox Membership

The following information is collected for reporting purposes only and is optional

Race: Black White Asian/ Pacific Islander American Indian or Alaska Native Other

Ethnicity: Hispanic Non-Hispanic

Gender: Male Female

Age Group: 15-19 20-24 25-34 35-44 45-54 55-64 65-74 75+

Enrollment Type: Yearly Renewal New Member

I, (print full name) _____ hereby grant permission to the University of Kentucky, including its affiliates and subsidiaries, and Kentucky Extension Homemakers Association, Inc., to interview, photograph, and/or videotape me; and/or to supervise any others who may do the interview, photography, and/or videotaping; and/or to use and/or permit others to use information from the aforementioned interview and/or the aforementioned images in educational and promotional activities and publications without compensation.

Signature: _____ Date: _____

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<https://forms.gle/CQFjAcBgAuCHJ3gb7>



Robertson County Family & Consumer Sciences Newsletter—September 2022

988
SUICIDE
& CRISIS
LIFELINE

There is hope

Talk with us. If you or someone you know needs support now, call or text 988 or chat 988lifeline.org

SEPTMBER IS
SUICIDE
PREVENTION
AWARENESS
MONTH

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