



**Carter County
May 2024**

Family and Consumer Sciences Newsletter

Greetings From your FCS Agent

Happy May! I know many of you are busy planting your gardens, working in flowers, making plans for summer, or trying to keep track of all of the end of school year events!

April has been busy around here. Things have really picked up since the slower paced winter months. I apologize if this newsletter is getting to you later than usual. Finding the time to sit down and write it has been a challenge!

In April we hosted our first Interagency Coalition meeting, learned ways to self care at the lunch and learn and Chapel house, joined over 600 Kentuckians for the Big Blue Book Club, helped with a youth field day in memory of Philip Konokpa, and helped host Celebrate the Child at WCMS. I also attended a Pie and Pastry training in London, KY, met with my advisory council, and hosted our last Laugh in Learn in the education center (we are getting our own classroom in the new addition!). I appreciate all of you that come and support the work that we do!

I've been working on the upcoming plans for summer and thinking ahead to fall. I can't wait to share with you what's to come!

In this Issue

- Note from Agent- 1
- Mark Your Calendars-2
- Homemaker News - 3
- Hike and Learn-4
- Senior Vouchers-5-6
- Homemaker Annual Mtg-7
- Moneywise 8-9
- Health Bulletin 10-11



Whitney Morrow

Whitney Morrow
CEA for Family and Consumer Sciences
Carter County
94 Fairground Drive
Grayson, KY 41143
606)474-6686
whitney.morrow@uky.edu

**Cooperative
Extension Service**

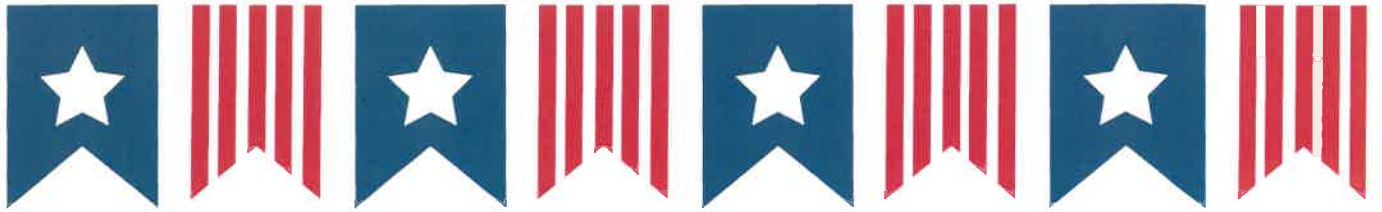
Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. Lexington, KY 40506



Disabilities accommodated with prior notification.



Mark Your Calendars

- May 1st-**Homemaker Council Meeting**, 10am
 - Annual Meeting Committee meeting
 - State Meeting Attendee meeting following
 -
- May 1st-**Lunch and Learn : Bone Health**, Noon
- May 1-2-**Senior Voucher Appointments** (see flyer)
- May 3rd- **Hike and Learn** (see flyer)
- May 3rd-**Sit and Sew**, 9-3
- May 7-9 **KEHA State Meeting** in Bowling Green
- May 14th-**District Board Meeting**, 10am
- May 15th-**Bone Health**, 11am
- May 17th- **Hike and Learn** (see flyer)
- May 17th- **Sit and Sew**, 9-3
- May 19th-**Quilts of Valor Presentation**, 2:30 at FCC Grayson
- May 27th-Office is Closed for Memorial Day

Every Monday-**Quilts for Veterans Sew Days** 9-3

For more information or to register for any of these programs,
please call 474-6686

Homemaker News

End of Year Reminders

- Make sure you elect your officers this month and let Whitney know names and contact information as soon as possible.
- Complete your end of year reports and turn those in for your club by July 15th. Each county chairman will compile those and submit to the area. *I will help chairman with this!
- If you have a club checking account, please be gathering all the items on page 110 of your workbook. I know we just did these club audits, but we are going to work to get back on schedule for doing them in August. We will schedule a day for everyone to bring in their documents to be reviewed by county audit committee. We will work on them together I know this was confusing last time and I'm trying to find a way to make it easier on each of you.


Annual Meeting

- Registration info is included in this issue. We are using Eventbrite to make online payment possible. If you have any questions or prefer not to use it, please call 474-6686.
- Club assignments will be the same as last year unless you let Whitney know that you don't want that assignment.
- **ATTENTION CHANGE: WE WILL NOT** be doing cultural arts at the annual meeting! They are changing the categories in August, so we will wait and do our competition at our opening day. That gives you all summer to work on your projects!
- Officer Credentials, club of year, scholarship, and any other annual meeting paperwork is due May 1st.
- Don't forget each club needs to send \$10 for centerpieces and your silent auction item valued at \$25.





HIKE & LEARN

 Cooperative
Extension Service

MAY 3RD @ 1:00 PM
GRAYSON LAKE WILDLIFE MANAGEMENT AREA
WALKER POINT ACCESS



Join us every month on the first Friday for Hike & Learn.

Hike Focus: Birding & Tree ID

Directions: Take Route 7 towards Sandy Hook. The trail head parking lot is on the left after you pass 986.

Special Guests: Billy Thomas & Laurie Thomas, UK Extension Foresters
Nathan Hall, KY Department of Fish & Wildlife

Difficulty: Easy

Trail Length: Approximately 1.5 miles

Please wear closed-toe shoes and bring your own snacks and drinks.

Next (bonus) hike: May 17th @ Carter Caves State Resort Park
Meet at the Welcome Center at 10:15 AM for a Horn Hollow Hike.
Bring a sack lunch and we'll participate in an X Cave tour after lunch.

Next Month: June 7th @ 1:00 PM - Eagle Lake MSU Campus

Visit carter.ca.uky.edu/anr for more info.

Senior Farmer's Market Vouchers

This year to avoid long lines on distribution days, eligible Carter County seniors will call to schedule an appointment to pick up their Farmer's Market voucher card.

Steps to sign up for 2024 voucher cards:

1. Call 474-6686 between the hours of 8:30 AM-4:00 PM on May 1st or May 2nd. (No appointments will be issued before 8:30 AM on May 1st.)

2. We'll need to know the following information:

- Name
- Address
- Birthday
- Income

3. We'll schedule an appointment for you to sign the paperwork and pick up a new card. (Everyone will receive a new card in 2024.) Appointments will be scheduled for June 12th in Grayson at the Extension Office Education Building and June 13th in the back parking lot of Olive Hill Elementary School.

4. Show up at your appointment time with proof of identification. **There is no need to show up early.** Once you have an appointment time, you are guaranteed to receive a voucher card if you show up for your appointment.

The purpose of the Kentucky Farmers' Market Nutrition Program (FMNP) is to gain market access for farmers as well as improving nutrition of low-income families by providing them better access to fresh fruits and vegetables. Funding for Kentucky's program comes from federal and state resources. The Kentucky Department of Agriculture (KDA) serves as the lead agency for SrFMNP. This year, seniors will be provided with a \$50 debit card that can be used to purchase fresh, unprocessed, locally grown fruits, vegetables, and herbs at State-approved farmers' markets. The Grayson Farmer's Market is located in the shed behind the Extension Office (94 Fairground Drive). The Olive Hill Market is located in the Save-a-Lot parking lot (131 Jessica Lane).

94 Fairground Drive | Grayson, KY 41143 | P: 606-474-6686 | F: 606-474-8542 | carter.ca.uky.edu | @CarterCoKYAg



ELIGIBILITY FOR SENIOR PARTICIPANTS

Age:

- 60 + at day of issuance
- Must provide proof of age.

INCOME GUIDELINES

60 Years of Age and Older Based on 185 % Federal Poverty Income Guidelines

Senior participants will self-declare their income which is less than or equal to 185% of the poverty level.

Household Size	Annual Income	Monthly	Weekly
1	\$ 27,861	\$ 2,322	\$ 536
2	\$ 37,814	\$ 3,152	\$ 728
3	\$ 47,767	\$ 3,981	\$ 919
4	\$ 57,720	\$ 4,810	\$ 1,110
5	\$ 67,673	\$ 5,640	\$ 1,302
6	\$ 77,626	\$ 6,469	\$ 1,493
7	\$ 87,579	\$ 7,299	\$ 1,685
8	\$ 97,532	\$ 8,128	\$ 1,876
For Each Additional Family Member Add	\$ 9,953	\$ 830	\$ 192

Participants may only sign up for vouchers once each summer. Vouchers will be distributed on a first come-first served basis by calling to request an appointment on May 1st or 2nd. Appointments will not be issued prior to May 1st.

You must live in Carter County to receive vouchers in Carter County.

94 Fairground Drive | Grayson, KY 41143 | P: 606-474-6686 | F: 606-474-8542 | carter.ca.uky.edu | @CarterCoKYAg

Cooperative Extension Service


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

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. Lexington, KY 40506



Disabilities
accommodated
with prior notification.



YOU ARE INVITED TO THE CARTER
COUNTY HOMEMAKERS' ANNUAL
MEETING

*A Walk Through
the Garden*



JUNE

SAT

15

AT 10 AM

2024

Carter Caves State Resort Lodge

Guest Speaker Megan Riggs from

Riggs Family Flower Farm

Cost is \$15

Go to our website to register

<https://carter.ca.uky.edu/events/homemakers-annual-meeting>
you can pay online with a small fee OR send a check to the extension
office. Make checks payable to Carter County Homemakers with your
name in the memo. You can also call the office and register over the
phone!

Deadline to register is May 31st!



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>

Contributing Author: Jared Borders, Family Financial Counseling Student, University of Kentucky

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

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



Become a fan of **MONEYWISE** on Facebook! [Facebook.com/MoneyWise](https://www.facebook.com/MoneyWise)

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 →



**Cooperative
Extension Service**

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

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. Lexington, KY 40506



Disabilities
accommodated
with prior notification.

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 to live chat with a counselor at any time.

→ Continued from the previous page

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** 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





Cooperative Extension Service
University of Kentucky
Carter County
94 Fairground Drive
Grayson, KY 41143

NONPROFIT ORG
US POSTAGE PAID
GRAYSON, KY
PERMIT 94

RETURN SERVICE REQUESTED

