

Family and Consumer Sciences News



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

February 2023

Greetings From your FCS Agent

I hope your new year is off to a good start!

In January we started our new Mom's group! We had six stay-at-home moms join us for our first meeting. It was a great opportunity for them to build relationships and allow the kids to play. I hope we will continue to grow our group!

As of last week, another new parenting program is in the works! I'm thrilled that we have the opportunity to partner with Fostering Possibilities to offer a Foster Parent and Guardian support group! Be on the lookout for more details to come!

Another highlight from this month was our Make and Take: Intro to Quilting class! I especially want to thank Sue Tackett, Shirley Carra, and Carol Ann Fraley for teaching! This would not be possible without you. We have had several requests for a night class for those that work during the day. Stay tuned, we will be scheduling one for the spring!

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Whitney Morrow

Whitney Morrow
CEA for Family and Consumer Sciences
Carter County

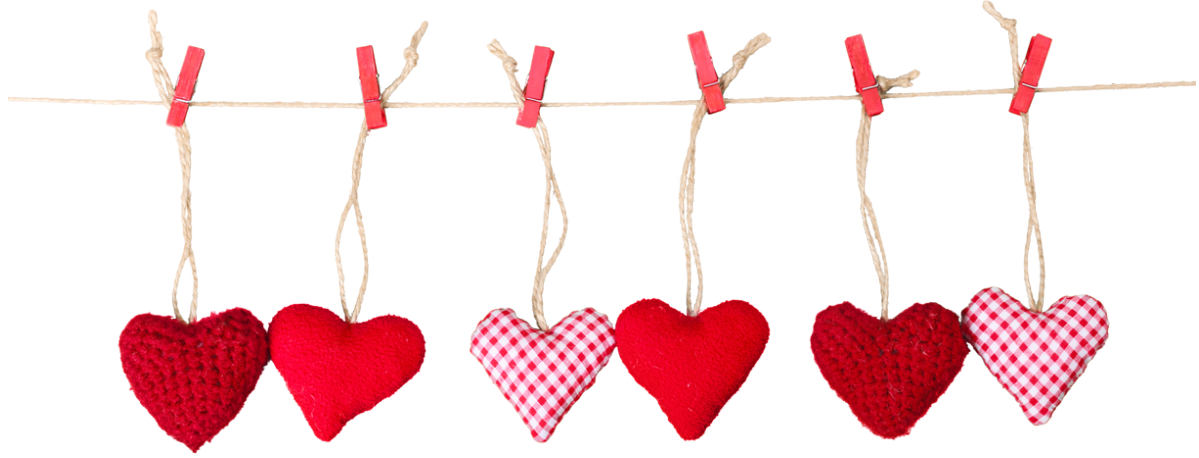


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Mark Your Calendars

- February 1st -10am Mom's Group
- February 3- Come and Create Sew Day
- February 7th-11am Homemaker Council Meeting
- February 7th-Noon Lunch and Learn: Making the Most of Meals while Traveling
- February 9th-5pm Make and Take- Edible Arrangements (see flyer for details)
- February 14th- 10am Extension District Board Meeting
- February 16th- Reality Store WCMS (Volunteers Needed. Contact Rebecca Hayes)
- February 17th- Come and Create Sew Day
- February 23rd- 1pm Keys to Aging: Brain Activity Friendship House
- February 24th-10am Laugh and Learn Playdate

If there is no school in Carter County due to weather, Family and Consumer Sciences programs will be cancelled.

Homemaker News

- KEHA state meeting is May 9-11 in Louisville. If you want to go, please let Whitney know. Do not let cost keep you from going. The homemaker council can help with cost.
- If you haven't already, PLEASE request to join our Facebook Page, Carter County Homemaker Members. This is one of our main forms of communication and I use this page to share lesson materials and information.
- Don't forget to update Whitney with any club meeting changes. Please let her know of any special club projects, meeting changes, etc. Please let her know of any way she can assist you!
- Please try to have someone from each club attend our council meeting on the 7th. If your president can't be there, please send someone in her place!

2023 KEHA State Meeting
 May 9-11, 2023
 Crowne Plaza
 Louisville, KY
<https://keha.ca.uky.edu/content/state-meeting-information>



We are planning an exciting state meeting with all the features you know and love! Because of rising prices, we have had to change the pricing structure. We are keeping prices as low as we can to make sure you get the most bang for your buck! Below is a sneak peek at the new pricing structure and all the features it will include. Look for full details and registration information coming this February in your state newsletter!

	Early-Bird Rate (By 4/10/22)	Late Registration (By 4/24/22)
Full Conference Registration	\$140	\$175
2-Day Conference Registration	\$120	\$140

Full Conference Registration Includes:

- Everything!
- Two meals – Tuesday opening luncheon banquet (New!) and Thursday awards luncheon
- All three days of conference activities*
- Opportunities to register for learning seminars covering a wide variety of interesting topics
- Opportunities to register for hands-on creative classes
- Cultural Arts viewing
- Quilt square viewing and auction
- Trade show vendors and KEHA merchandise store
- Basket raffle and silent auction
- Homemaker showcase
- Business meeting
- Wednesday night choir performance
- Thursday officer trainings and educational chairman workshops – all are welcome to attend. Learn what it means to lead!

2-Day Conference Registration Includes:

- Tuesday/Wednesday registration OR Wednesday/Thursday registration
- One meal (either opening luncheon banquet (New!) or closing awards lunch
- 2 days of conference activities*
- Opportunities to register for learning sessions and hands-on creative classes as available on the days you select

* NOTE: All sessions and classes require advanced registration and are subject to availability. Registration is first-come, first-served with payment. Hands-On Creative Classes and paid sessions may include an additional charge.

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MAKE AND TAKE

Edible Arrangement Fruit Bouquet

COST \$10
MUST PRE PAY
CALL 474-6686 TO REGISTER
SPOTS ARE LIMITED

Explore your creativity as you make your valentine (or yourself) an arrangement with fresh fruit!

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ADULT

HEALTH BULLETIN



FEBRUARY 2023

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:

HEART-HEALTHY CHOICES EVERY DAY



Every February, the American Health Association sponsors American Heart Month to increase awareness about heart disease. During February, and throughout the year, the AHA encourages all Americans to consider ways they can increase their heart health and decrease their risk of cardiovascular disease.

Heart-healthy living involves understanding your risk, making healthy choices, and taking steps to reduce your chances of getting heart disease. By taking action, you can lower your risk of heart disease and improve your overall health and well-being.

Continued on the next page →



Small changes in dietary habits are often more sustainable than making a drastic change to eating patterns all at once.

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Preventing heart disease starts with knowing what your risk factors are and what you can do to lower them. Some risk factors you cannot change. These include your age, sex, and a family history of early heart disease. Many others you can modify. For example, being more physically active, not smoking, and eating healthy are important steps for your heart health.

Risk factors such as high blood pressure or cholesterol do not have obvious signs or symptoms. A crucial step in determining your risk is to see your health-care provider for a thorough checkup and risk assessment. Your provider can be an important partner in helping you set and reach goals for heart health. Ask about your risk for heart disease at your annual checkup. Since your risk can change over time, keep asking each year.

Healthy choices that everyone should take also decrease a person's chances of developing heart disease. These include eating a healthy diet and being physically active. A heart-healthy eating plan includes fruits, vegetables, whole grains, lean protein, and low-fat dairy. It also limits sodium (salt), saturated fat, added sugars, and alcohol. Small changes in dietary habits can add up over time. They are often more sustainable than making a drastic change to eating patterns all at once.

Regular physical activity can help you lose excess weight, improve physical fitness, lower many heart disease risk factors such as "bad" LDL cholesterol levels, increase "good" HDL cholesterol levels, and manage high blood pressure, lower stress, and improve your mental health. Talk with your health-care provider before you start a new exercise plan. Discuss how much and what types of physical activity are safe for you. Even modest amounts of physical activity are good for your health.

To encourage people to add heart-conscious practices into their daily routine, the AHA partnered with the National Institute of Health. They created a calendar for the month of February that includes one heart-healthy activity to complete each day.



These activities range from completing a specific physical activity, to adding heart-healthy foods, to health behaviors such as having your blood pressure checked. You can download *28 Days to a Healthy Heart* at <https://www.nhlbi.nih.gov/resources/28-days-towards-healthy-heart>.

REFERENCE:

<https://www.nhlbi.nih.gov/health/heart-healthy-living>

ADULT
HEALTH BULLETIN

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MONEYWISE

VALUING PEOPLE. VALUING MONEY.

FEBRUARY 2023

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THIS MONTH'S TOPIC: PUT COMPOUND INTEREST TO WORK FOR YOU

The current rising interest rates may mean higher costs for mortgages and other variable rate credit, such as credit cards. However, it also means higher interest paid on savings. Take advantage of compound interest and put those rates to work for you to earn more on your money.

UNDERSTANDING COMPOUND INTEREST

When interest is compounded, you earn profit on the money you save, as well as on the interest you have already earned. The money you save is known as the principal. Compound interest offers an advantage over simple interest where you only earn profit on the principal and not any interest paid.

Compound interest helps your money to grow faster over time. The more frequently it is compounded, the greater the compound interest will be. For example, an account that compounds daily will build faster than an account that compounds monthly or annually.

PROS AND CONS OF INTEREST

Compounding interest can work for or against you, depending on the products you use. Compound interest on a savings account, especially a high-yield account, provides benefits. The larger the account or the higher the interest rate earned, the faster your money will grow. If you are able to withstand the risk, an investment account or retirement account may be able to offer this opportunity.



However, when used on a loan product or a credit card, compounding may cause your debt to build faster. Be aware of the terms of all accounts you have. If you have high-interest debt, work to pay that off as quickly as possible.

RISING INTEREST RATES

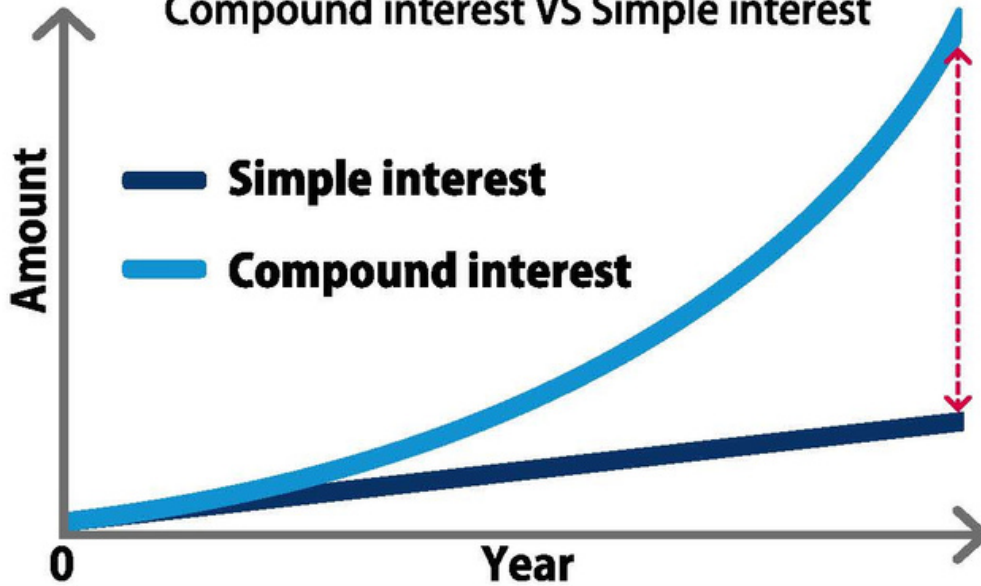
The Federal Reserve's Federal Open Market Committee has raised the federal funds rate seven times in 2022 to combat inflation. Currently it is between 4.25% and 4.5%, up from near zero in 2020 to combat the pandemic's effect on the economy. Average bank interest rates on savings accounts are still low in the U.S., at a national average annual percentage yield, or APY, of 0.30%. However, high-yield accounts may earn between 3% and 4% for those who qualify. Talk with a representative from your financial institution to see what products they offer with compounding interest.



THE MORE OFTEN THE INTEREST COMPOUNDS, THE FASTER IT WOULD GROW

THE POWER OF COMPOUNDING

Compound interest VS Simple interest



COMPOUND INTEREST AT WORK

This chart shows how much money you would earn if you deposited \$500 in an account that earns 3% compounded annually. If no other deposits are made, the account owner would earn \$79.64 on the initial deposit after five years.

Years	Future Value (Compounded at 3% annually)
Initial Deposit (Year 0)	\$500.00*
Year 1	\$515.00
Year 2	\$530.45
Year 3	\$546.36
Year 4	\$562.75
Year 5	\$579.64

**Chart assumes no further deposits are made.*

The more often the interest compounds, the faster it would grow. And if you add additional funds to the account, the interest would be compounded on the new principal as well.

Commit to saving today by taking the Kentucky Saves Pledge at www.kentuckysaves.org. The pledge is a personal commitment to save money, reduce debt, and build wealth over time. You simply type your name, choose a savings goal, and pledge how much you plan to save each month to reach your goal. There is no commitment, and you will receive free information on ways to save via email or text message.

REFERENCES:

Federal Open Market Committee meeting calendars, statements, and minutes (2022). Washington, DC. Board of Governors of the Federal Reserve System. <https://www.federalreserve.gov/monetarypolicy/fomccalendars.htm>

Personal savings rate (2022). Washington, DC: U.S. Bureau of Economic Analysis: <https://fred.stlouisfed.org/series/PSAVERT>

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