

# Leslie County Informer

Cooperative Extension Service  
Leslie County  
22054 Main Street #514  
Hyden KY 41749  
606-672-2154

## May 2024



## SPRINGTIME FUN STARTS AT EXTENSION



## Healthy and Safe Outdoor Cooking

This leader lesson was taught to 78 participants from all 8 Quicksand Counties, by Vicki Boggs, Leslie County FCS Agent. Participants explored various categories of outdoor meals such as picnics, front country camping, backcountry camping, hiking and more. Education was provided covering steps for food safety and fire safety when cooking outdoors. Everyone enjoyed seeing outdoor equipment like the Cast iron Dutch oven that has been around for generations. Participants enjoyed making their edible campfires and fire starters too. Lots of fun ways to cook and bake outdoors were also explored. For more information and to sign up for classes like this, please contact Leslie County Extension at 672-2154 or [vicki.boggs@uky.edu](mailto:vicki.boggs@uky.edu). It starts with us. #UKFCSExt



Learning Campfire Safety While enjoying a Healthy Snack.

### 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

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Disabilities accommodated with prior notification.

## KRCC CHILD ABUSE PREVENTION EVENT



April 5th Leslie County Extension participated in the KRCC Child Abuse Prevention Event held at The Nixon Gym. Vicki Boggs, FCS Agent, shared MYPlate with a sample of a PLAN EAT MOVE healthy recipe, baked fruit. Garry Ostrander, Program Assistant, shared BEE education and live, interactive BEE hives. Jace Peters, 4-H Agent, shared a Physics, science petting zoo "hands-on" activity. Over 100 Leslie County High School students attended. Community vendors and agencies, The Leslie County High School Marching Band, several individual vocalists and several guest speakers filled the event with lots of fun, information, entertainment, activities and more!

SUMMER READING PROGRAM

# EXTENSION DAYS



**Leslie County Public Library**

**June 4th @ 1:00 - Ms. Jace**

**June 11th @ 1:00 - Ms. Vicki**

**June 18th @ 1:00 - Ms. Michelle**

**June 25 @ 1:00 - Mr. Garry**

**July 2nd @ 1:00 - Ms. Jace**

Daily programs will begin June 3<sup>rd</sup> at the Public Library for the Summer Reading Program. Mondays are craft days, Tuesdays are Extension days, Cartoon/Wii games on Wednesdays and paint day is on Thursdays. The programs are 1:00 pm each day. For all ages 0-18! Extension Days will focus on health, nutrition, agriculture, science and cultural art! July 17<sup>th</sup> will be the end of the Summer Ready Program celebration at 2:00 pm. Signups start May 28<sup>th</sup> for Summer Reading program. Please contact Leslie County Library 672-2460 to sign up!



# 2024 SUMMER DAY CAMPS

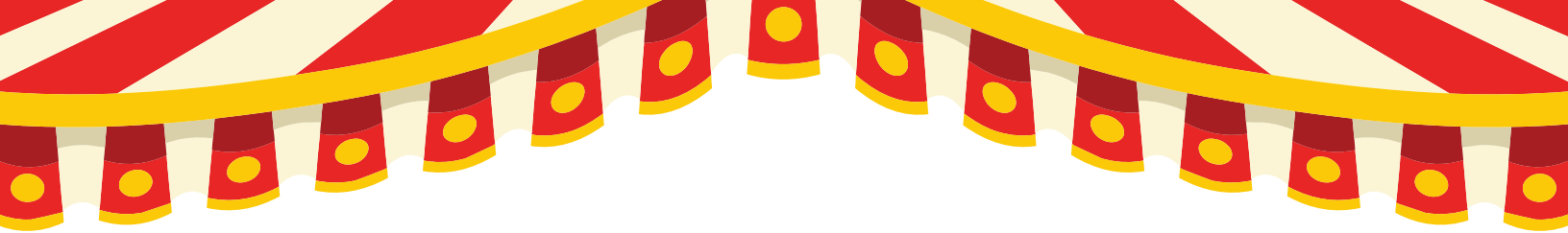
- MAY 29TH @ 10:00 PHOTOGRAPHY DAY CAMP AGES 9-18
- MAY 31ST @ 10:00 STATE FAIR ART AGES 9-18
- JUNE 6TH @ 10:00 MAGIC OF ELECTRICITY AGES 9-18
- JUNE 20TH @ 10:00 BEGINNING COOKING AGES 9-13
- JUNE 27TH @ 10:00 ADVANCED COOKING AGES 14-18
- JULY 10TH @ 10:00 NEEDLEWORK AGES 9-18
- JULY 11TH @ 10:00 FOOD PRESERVATION AGES 9-18
- JULY 23TH, 24TH & 25TH @ 12:00 CLOVERBUDS AGES 5-8

Must call to sign up. Each class will be limited on participants. Items from Summer Day Camps will be judged for a chance to compete at the KY State Fair in August 2024.



4-H Youth Bee Club Meeting will be  
May 27th at 4:00 p.m.  
at the Leslie County Extension Office





**Save the Date**  
**4-H Summer Camp**  
 July 30th - August 2nd

4-H Camp is for youth ages 9 - 14. Spots are limited and on a first come, first serve basis. Teens 14-17 who previously attended camp can attend as teen leaders.



**4-H**  
**CLOVERBUDS**  
**CAMP**



**July 23th, 24th & 25th @12:00**

**3 fun days exploring 4-H through science, arts/crafts and MyPlate! 4-H Cloverbuds is for youth who are 5-8 years old or in kindergarten through third grade.**

**Call to sign your child up! Camp will be limited to 20 participants!**

**Jace Peters 4-H Agent (606) 672-2154**





*Congratulations!*

**JATHAN SHELL**

**Ten Year 4-H Member Award**



The 10 Year 4-H Member Award recognizes teens who have been committed to Kentucky 4-H and have been an enrolled member for 10 full years. Congratulations Jathan on achieving 10 years of service with 4-H! Such a remarkable milestone. The 4-H organization is a wonderful program that empowers young people with valuable skills and experiences. Ten years of dedication and commitment to 4-H is truly impressive.

Jathan started attending 4-H Summer Camp at 8 years old. He has attended every year since. He also graduated the NRESci program and served 2 years on State Teen Council. Thank you for your hard work, leadership, and contributions to Leslie County 4-H and Kentucky 4-H. You should be proud of your achievements and the positive impact you've made in your community and state.



# Taste of Leslie County



**30 sample dishes were set up from community members at Leslie County High School. All proceeds were donated to Relay for Life for the American Cancer Society. Awards were given for all food/drink categories. It was a great opportunity to promote 4-H Camp while sharing one of our favorite SNAP approved recipes, Pumpkin Fluff Dip served with apple slices. This recipe is great to teach kiddos about the importance of incorporating fruits and vegetables.**



# YOUTH

# 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 START SMART: WARM UP AND STRETCH!



nothing like a nice **SLOW** WARMUP.



Fine BY me!

**P**laying sports and doing other activities are great ways to get exercise and have fun! It is important though, to start off by getting your body ready to play. You do this by warming up and stretching. Warming up gets your muscles, heart, and lungs ready to do extra work. When you play sports or do other exercise, you move your muscles more and make them work harder than normal. That is a good thing, but if they aren't ready for it, you can get hurt or feel bad. Stretching helps your body loosen up and be ready to move and bend quickly.

Continued on the next page →



## How do I warm up?

It is important to warm up your body before starting to play a sport or do heavy exercise. Warming up for five to 10 minutes helps to focus your mind and prepare your body for doing extra work.

Activities that move your whole body or as much of your body as possible at once, get your blood pumping. These can be things like jumping jacks or squat jumps (bending down to touch your toes, and then jumping up into the air with your hands above your head).

Another way to warm up is to start with the activity you are about to do but do it slower. For example, if you are going to swim, start out doing a few slow warm-up laps. Focus on your form instead of speed. If you are going for a run, warm up with a few minutes of fast walking or a light jog. If you play a sport, focus on the muscles that you are going to use the most. For example, if you play baseball, you might warm up your shoulder by throwing the ball softly first, focusing on the movement instead of using all of your power.

## Stretching the right way

You want to stretch muscles that you have already spent a few minutes warming up, so that they are ready to be flexible.

When you stretch, you want to feel your muscles reach as far as they can go in a certain direction,



but not hurt. When you can feel that your muscles can't go further, do not try to make them. Hold your stretch right there for 15 to 30 seconds. Try to hold your stretch still and not bounce.

You can count out loud while holding your stretch if it helps you stay focused, or you can count in your head.

Always stretch both sides of your body. If you do a right-side stretch, always do a left-side stretch, too.

When you are stretching, remember to breathe! You want to make sure your muscles are able to get plenty of oxygen, too.

## Practice to play

Besides warm-ups and stretches, practice sessions are important for many sports or activities. If you belong to a team, go to as many team practices and games as you can. This will help you and your teammates work together.

Although you should practice regularly, don't overdo it. Allow for a day off for rest between days of activity or switch up your activities. If you run a lot one day, try swimming or strength training the next day. Your doctor or coach can help you make a training plan that's right for your age, skill, and goals.

### REFERENCE:

<https://kidshealth.org/en/teens/sport-safety.html>

## ADULT HEALTH BULLETIN

### Written by:

Katherine Jury, MS

**Edited by:** Alyssa Simms

**Designed by:** Rusty Manseau

**Cartoon illustrations by:**

Chris Ware (© University of Kentucky School of Human Environmental Sciences)





# FUNGUS AMONG US MUSHROOM CLUB



Participants had the chance to inoculate a log with their choice of Shiitake or Oyster mushroom spores at this fun event. Future meetings will teach participants about the different kinds of mushrooms in our area, and the best way to identify different species. We will also be exploring mushroom photography, and cooking with mushrooms.



## May Meeting

### "MUSHROOM FORAGING"



**Date: May 6th**

**Time: 5:30**

**Location: Leslie County Extension Office**

We will be discussing safe foraging practices, where to hunt, what mushrooms are in season.

### Did You Know?

Some Jack O' Lantern mushrooms can glow with a pale green light in the dark. These are a cool mushroom to look at but eating them can make you sick!



### Helpful Chicken Tips

If hens produce eggs with thin shells or shells that are easily cracked, oyster shell supplementation might help.



## The *Cackle Fruit* Backyard Chicken Club

### May Meeting

#### "Environmental Enrichment"

- Date: May 10th
- Time: 5:30
- Place: Leslie County Extension Office

We will be discussing ways to fight boredom in the flock. A happy chicken is a healthy chicken!

*Michelle Brock*

## Kentucky Wildflowers

### Yellow Trout Lily



We have so many beautiful wildflowers in Kentucky and one of my favorites is the Yellow Trout Lily. I only discovered this pretty flower a couple of years ago in the woods near my home.

Yellow Trout Lily who's scientific name is *Erythronium americanum*, is a native spring ephemeral found throughout Kentucky's moist woodlands. What is an ephemeral, you might ask, I know I did. An ephemeral is a plant that begins their growth cycle in response to the light and warmth of the new spring sun. They bloom, undergo pollination, and produce seed during a small window of time between snow-melt and when the trees leaf-out. In the heat of the summer they typically die-back and retreat underground until the next year.

The Yellow trout Lily is easily identifiable by its bright yellow flowers and mottled leaves that resemble a trout's back. They grow to be around 6 inches in height. Once established, the Yellow Trout Lily blooms beautifully and forms colonies if given the proper growing conditions.

#### **Cool Fact!**

Research has suggested the average age of a trout lily colony can be up to 150 years old, and even older in undisturbed forests.



*Michelle Brock*

Agriculture and Natural Resource Agent  
michelle.brock@uky.edu







# What's Coming up in Family & Consumer Sciences

*Vicki R. Boggs,  
Leslie County Extension Agent for  
Family & Consumer Sciences Education*

## Leslie County Extension Hyden Homemakers

Plan to meet at Leslie County Extension at **5:00 p.m. on Monday, May 13th** for their regular monthly meeting. Please contact **Faye Couch at 672-3231 or Vicki Boggs @ 672-2154 for more information.**

## Leslie County Extension Beech Fork Homemakers

Plan to meet at Lower Beech Fork United Methodist Church on **Thursday, May 16**, for their regular monthly meeting. Please contact **Donna Nantz at 374-5251 or Vicki Boggs @ 672-2154 for more information.**

**Recipe Calendar**  
Cooperative Extension Service

### Taco Pie

1. Small onion, chopped  
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1. Wash onion with water  
2. Peel onion  
3. Chop onion into small pieces  
4. Add onion to a bowl  
5. Add taco seasoning  
6. Add ground beef  
7. Add taco shells  
8. Add cheese  
9. Bake in oven  
10. Serve hot

**Ingredients:**  
1 lb. ground beef  
1/2 cup taco seasoning  
1/2 cup onion  
1/2 cup cheese  
1/2 cup taco shells

**Directions:**  
1. Wash onion with water  
2. Peel onion  
3. Chop onion into small pieces  
4. Add onion to a bowl  
5. Add taco seasoning  
6. Add ground beef  
7. Add taco shells  
8. Add cheese  
9. Bake in oven  
10. Serve hot

**Notes:**  
1. This recipe serves 4 people.  
2. Cost per serving: \$1.25  
3. Cost per person: \$1.25

Cooperative Extension Service  
MORTON HOTTEN COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

## Cooking Through the Calendar:

**May 9 @ 12:00 Noon**

We all love the recipe calendars the Extension Office provides each year! Cooking through the Calendar is supported by the Kentucky Nutrition Education Program (KYNEP), which is administered by the University of Kentucky Cooperative Extension Service. The goals of both organizations are to educate families and individuals and to help them plan nutritious meals on a limited budget, acquire safe food handling practices, improve food preparation skills and change behavior necessary to have a healthy lifestyle. **ARH** continues to partner with us and plans to provide incentives for this health and wellness program. **Sign up soon**, spaces are limited. For more information and to sign up for this class please contact Leslie County Extension at 672-2154, or [vicki.boggs@uky.edu](mailto:vicki.boggs@uky.edu) It starts with us. #UKFCSExt.

**Check out our Facebook Page: <https://www.facebook.com/lesliecoextension>**

***\* Please call (606) 672-2154 to reserve your spot for all programs. Remember, all programs, VSU and community service qualify for funny money for our Annual Fall Homemaker Meeting***


**Martin-Gatton**  
 College of Agriculture,  
 Food and Environment

**QUICKSAND AREA FCS AGENTS**  
 PRESENTS  
**AREA**  
**HOMEMAKER**  
*Training*  
 QUICKSAND COMMUNITY  
 CENTER  
 JACKSON, KY


**WEDNESDAY, MAY 15**  
 REGISTRATION BEGINNING AT 9 AM  
 TRAINING AT 10 AM  
**LUNCH \$12**  
 Let's get new excitement about  
 our Homemaker Clubs!  
**Register at your local office**




Cooperative Extension Service  
 Agriculture and Natural Resources  
 Family and Consumer Sciences  
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 Community and Economic Development



# DIABETES SUPPORT GROUP

**MAY 30** Last Thursday of each month

DISCUSSION TOPIC:  
**Why Protect Our Kidneys?**  
 Join us in person at the Leslie County UK Extension Office. Family and support caregivers are welcome to attend.  
 All those with diabetes in attendance will receive a \$20 Save-a-Lot gift card. (pre-registration is required)  
 Or join via zoom from anywhere:


**10AM: JOIN VIA ZOOM**  
[zoom.us/my/arhdiabetessupport](https://zoom.us/j/7147147147)



**10AM Hyden**  
**Leslie County UK Extension Office**  
 @ 22045 Main Street  

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

**TO PRE-REGISTER OR FOR MORE INFO:**
 **606.672.2154**
 [csmith11@arh.org](mailto:csmith11@arh.org)

## *What's Been Happening in Family & Consumer Sciences*

### **DROP IT LIKE IT'S HOT!**

Participants met on April 3<sup>rd</sup>, 11<sup>th</sup>, and 16<sup>th</sup> everyone enjoyed these three sessions of Drop It Like It's Hot. Our new 10-week program continues through May 2<sup>nd</sup>. Many participants weighed in as we enjoyed our lessons, shared our tracking for the week and tried the delicious PLAN EAT MOVE recipes at each meeting! Benefits of their GOALS and CHALLENGES were discussed along with activity to end our programs! Join us in this fun health and wellness program that will keep you motivated and the best part, you make your own goals! It starts with us. #UKFCS Extension. Contact us at 672-2154 or [vicki.boggs@uky.edu](mailto:vicki.boggs@uky.edu) for more information.







**Leslie County Extension Hyden Homemakers** met at Leslie County Extension at **5:00 p.m. on Monday, April 8th** for their regular monthly meeting. There were participants who gathered to learn how to plan and make lap quilts for The Hyden Rehabilitation Center residents. Special thanks to these ladies for committing to this service project for our seniors and for teaching their skills to each other! Please contact **Faye Couch at (606) 672-3231 or Vicki Boggs @ 672-2154 for information.**

### **Healthy Afterschool Snacks Lesson shared with The Sapling Center Youth**

On April 11<sup>th</sup> youth enjoyed a MY Plate healthy snack. They tried popcorn with different toppings like garlic powder, cinnamon and sugar, dried fruits and more! They learned that popcorn seasoned the way you like is not only a terrific snack but inexpensive too! We eat all kinds of snacks and being creative with toppings for homemade popcorn is a great way to enjoy a healthy, whole grain snack!



### **Cooking Through the Calendar**

The April calendar recipe was Lentil Sloppy Joes. This recipe spotlighted lentils and how they are an excellent plant protein containing folate! Cooking through the Calendar is supported by the Kentucky Nutrition Education Program (KYNEP). **ARH** continues their partnership with us and provided \$20.00 grocery gift cards to each participant as promotional incentives for our program. We greatly appreciate **ARH** for being a valuable partner in supporting health and wellness for our community! It starts with us. #UKFCS Extension.

UK BIG BLUE BOOKCLUB met via Zoom on April 11th and 18th:

Big Blue Book Club is back with Heartland: A Memoir of Working Hard and Being Broke in the Richest Country on Earth by Sarah Smarsh. This book is an eye-opening memoir about working-class poverty in America. Our discussions will help participants understand the impact that economic hardship and inequality have on our communities. Heartland is a descriptive and emotion-packed retelling of the author's and her family's intergenerational experience of America's wealth gap.

# 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



**M**ay 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.

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***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.***

**➔ 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](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>

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**ADULT  
HEALTH BULLETIN**

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





## Taco Pie

- 1 small white onion, chopped
- 1 pound lean ground turkey or ground beef
- 3 tablespoons reduced-sodium taco seasoning
- 1 can (15 ounces) unsalted tomato sauce
- 1 can (15 ounces) black beans, drained and rinsed
- 2 (8 inch) whole-wheat tortillas
- 1/2 cup shredded cheddar or Mexican blend cheese
- **Optional:** serve with taco toppings such as salsa, cilantro, jalapeno, onion, low-fat sour cream

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Wash fresh produce under cool running water, using a vegetable brush to scrub veggies with a firm surface. Dry and cut to prepare for this recipe.
3. Preheat oven to 375 degrees F.
4. Over medium-high heat, add onion to a large skillet. Sauté 1-2 minutes until slightly softened.
5. Lower the heat to medium. Add ground turkey to the skillet, allow it to fully cook and reach an internal temperature of 165 degrees F using a food thermometer, about 7 to 8 minutes.
6. To the skillet, add taco seasoning, tomato sauce, and black beans. Stir to combine and allow to simmer for about 2 to 3 minutes until heated through. Remove from heat.
7. Using a 9-inch round glass baking dish, add one-third of the meat mixture. Place one tortilla on top of mixture. Next, add the same



amount of meat mixture. Place the second tortilla on top of mixture. Finally, add the remaining meat mixture on top of tortilla.

8. Bake for 20 minutes. Remove from the oven, top with cheese and bake for an additional 5 minutes or until cheese is melted.
9. For best results, allow it to cool 5 minutes before serving. Slice and serve alone or with your favorite taco toppings.
10. Refrigerate leftovers within 2 hours.

**Makes 6 servings**  
**Serving size: 1/6th of pie**  
**Cost per recipe: \$10.20**  
**Cost per serving: \$1.70**



This institution is an equal opportunity provider. This material was partially funded by USDA's Supplemental Nutrition Assistance Program — SNAP.

**Nutrition facts per serving:**  
 300 calories; 5g total fat; 2g saturated fat; 0g trans fat; 45mg cholesterol; 600mg sodium; 34g total carbohydrate; 7g dietary fiber; 6g total sugars; 0g added sugars; 28g protein; 0% Daily Value of vitamin D; 6% Daily Value of calcium; 10% Daily Value of iron; 10% Daily Value of potassium

**Source:**  
 Kristi Shive, Warren County Agent for Family and Consumer Sciences, University of Kentucky Cooperative Extension Service





# 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

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## Who is a Beginning Sewer?

A beginning sewer is anyone that has an interest in sewing but has limited or absolutely no sewing experience.

## Who is a Kentucky Master Clothing Volunteer?

A person who enjoys the art of sewing and has received an intense, in-depth education to improve their skills in clothing construction and leadership.

## How do you become an Extension Homemaker?

You may apply at your local Extension Office during their regular hours of business. There are many benefits of being a homemaker. Having local membership includes becoming a part of Quicksand Area and Kentucky Extension Homemakers Association. Homemakers enjoy a big variety of activities! Join today!

### KNOT BAG

Carole Dunhuber will teach you how to make this beautiful Knot bag



### SEWING MACHINE MAT

Betty Harris will teach you how to make this crafty Sewing Machine Mat



### FABRIC BASKET

Lisa Ison will teach you how to make this unique and useful Fabric Basket



 Cooperative Extension Service

# Come Sew with Us

Hosted by  
Cooperative Extension Service and  
Quicksand Master Clothing Volunteers

June 6, 2024  
Knott County Extension Office  
10 a.m. - 1:30p.m.

June 13, 2024  
Breathitt County: RCARS,

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

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



Disabilities  
accommodated  
with prior notification.

Register early! Class size is limited. Please register by May 15th.

Mail this form with registration fee of \$5.00 to:

Vicki R. Boggs, 22045 Main Street # 514, HYDEN KY 41749



## Registration Form

### REVERSIBLE HEADBAND

Rita Rogers will teach you how to make reversible headbands for adults and youth.



### Frosty

Cheryl McCauley will teach you how to make a versatile Frosty Winter decoration.



### PLAYING CARD HOLDERS

Ashley Phipps will teach you how to make



### ECO-FRIENDLY KITCHEN SPONGE

Gail Halsey will teach you how to make an Eco-friendly kitchen sponge.



### MINI WALLET

Nancy Pratt will teach you how to make a nice Mini Wallet



Each class lasts one hour (you may select up to 3 classes). Kits will be supplied for each class. Please arrive before 10 a.m.

- KNOT BAG  
 SEWING MACHINE MAT  
 FABRIC BASKET  
 REVERSIBLE HEADBAND  
 FROSTY  
 PLAYING CARDS HOLDER  
 ECO-FRIENDLY SPONGE  
 MINI WALLET

**PLEASE CHECK ONE BELOW:**

- KNOTT       BREATHITT  
 (ROBINSON CENTER)

Mail form and \$5.00 registration fee to:

Vicki R. Boggs  
 Leslie County Extension Office  
 22045, Main Street # 514  
 Hyden, KY 41749

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

### Cooperative Extension Service

Agriculture and Natural Resources  
 Family and Consumer Sciences  
 4-H Youth Development  
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Disabilities accommodated with prior notification.



**Join our team and help the American Cancer Society fund cancer research, patient support, and advocacy efforts to end cancer as we know it, for everyone!**

# Leslie County 4-H



**RELAY FOR LIFE**

**May 10, 2024**

**Bobby Osborne Pavilion**



RETURN SERVICE REQUESTED

Leslie County Cooperative Extension  
22045 Main Street #514  
Hyden, KY 41749-8568

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

