

Happy 4th of July!

4-H Teen Conference Spotlight
Teen Conference 2025 was a
week to remember!



2025
Quicksand Area "Come Sew with Us"
Master Clothing Volunteers and Quicksand
Area Agents gathered for this exciting event.



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.

2025

TEEN CONFERENCE



From Leslie County to UK

Six delegates from Leslie County attended this year's Kentucky 4-H Teen Conference, held on the University of Kentucky campus. This exciting event gave youth the opportunity to spend time on a college campus, explore potential career paths, and gain valuable leadership and life skills. Participants attended educational workshops, stayed in campus dorms, and connected with fellow 4-H'ers from across the state—building friendships, confidence, and experiences that will last a lifetime. Events like Teen Conference help prepare our youth for their future by giving them a taste of college life and a strong sense of belonging within the 4-H community.



Mason Asher wins 2025 Be Kind Scholarship

Mason is pictured with Melissa G. Miller after being named the 2025 recipient of the Be Kind Scholarship, a \$1,000 award generously sponsored by former Governor Matthew Bevin. Melissa Miller currently serves as the Executive Director of the Kentucky 4-H Foundation. In her role, she oversees the Foundation's operations and acts as the lead liaison between the Foundation and 4-H staff, volunteers, donors, and members across the state.

We're so proud of Mason for earning this honor and representing our county with kindness and leadership!



Conference Majors



Delegates explored a variety of hands-on majors. Some spent time at KET learning about communications and media. In contrast, others worked with UK Athletics in the university's gym facilities, and a few participated in forensics using DNA from bugs. Others explored natural resources and water quality, providing a deeper insight into environmental science. These experiences helped youth explore future college and career interests in a fun, engaging way.



CONTINUED...



4-Her's Give Back

During the 2025 Kentucky 4-H Teen Conference, Leslie County delegates participated in community service projects across Fayette County, giving back in a significant way. Some helped wash vehicles, others sorted food at local pantries, and a few volunteered at the Kentucky Horse Park and Toys with a Purpose. They joined over 500 4-H members statewide in making a meaningful impact through hands-on service, showing that 4-H is not just about learning, but also about leading and giving back.



Area Night Out

It's just as important to have fun and build friendships while at Teen Conference! During the event, Leslie County teens joined peers from neighboring counties, Clay, Harlan, Letcher, and Knott, for an Area Night Out at Main Event in Lexington. This fun evening provided everyone with an opportunity to relax, play games, and connect during a Teen Meeting with other youth from nearby counties, thereby strengthening bonds that will last well beyond the conference.

Isaiah Caldwell recognized for Bronze Achievement

Congratulations to Isaiah Caldwell for receiving his Bronze Achievement Award during the 2025 Kentucky 4-H Teen Conference! This award recognizes youth for their involvement at the county, area, and state levels through the 4-H Achievement Program. Isaiah began his 4-H journey in 1st grade with Professor Popcorn lessons, participated in chick incubation in 3rd grade, and has attended 4-H camp every year since. He now serves as an active member of the 4-H Teen Council and continues to grow as a leader through his dedication to the program.



We can't wait for next year's Kentucky 4-H Teen Conference! This year's event was a wonderful experience full of learning, leadership, and lasting friendships. Our Leslie County delegates gained new skills, explored exciting opportunities, and made memories that will inspire them for years to come. We're proud of all they accomplished and look forward to seeing even more youth participate next year!

2026 4-H Teen Conference
June 2nd – 5th

S U M M E R D A Y C A M P S

Beginning Cooking

Our 4-H Beginning Cooking Class kicked off with a fun and tasty lesson led by Mr. Garry, where participants got hands-on making their very own cheese muffins using a classic 4-H recipe. After lunch, Ms. Jace led the group in baking delicious brownies from scratch.

A special thank you goes out to Volunteer Virginia Barger—we truly couldn't have done it without her help!

Throughout the day, kiddos learned valuable kitchen skills, including proper measuring techniques, how ingredients impact a recipe, the importance of following steps in order, kitchen safety, and a few fun nutrition facts along the way. We're excited for more tasty adventures in the kitchen!



**TO MAKE THE
BEST BETTER**



SUMMER DAY CAMPS

State Fair Art

Youth from our county recently gathered to create amazing artwork for the 2025 Kentucky State Fair! Using the 4-H art curriculum, participants worked on projects for both the junior and senior division art categories.

A wide variety of pieces were made, including pottery, jewelry, abstract paintings, acrylics, sand art, sketching, and more. The creativity was flowing, and it was inspiring to see so much talent in one room!

Everyone is eager to see what Cloverville has in store this year and is anxiously waiting to find out how their entries will do at the State Fair. Good luck to all our young artists—your hard work and imagination truly shine!



Paint with a Purpose: 4-H Fundraiser Paint Class



Date: Tuesday, July 8th

Time: 12:00 PM

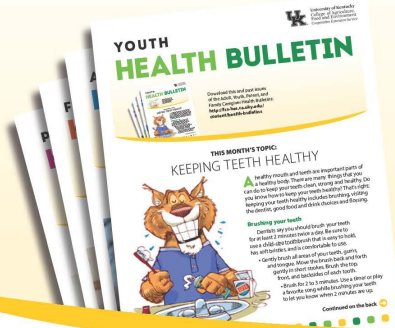
Location: Leslie County Extension

Cost: \$30 per participant (includes all supplies)

Snacks provided!



YOUTH HEALTH BULLETIN



JULY 2025

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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THIS MONTH'S TOPIC WATER FOR WELLNESS



Water is everywhere! It is in lakes and rivers, in the pipes in our homes, and even in the clouds. But did you know that water is also inside our bodies? About 60% of our bodies are made of water! Isn't that cool?

That is why drinking water is so important. Our bodies need a lot of water to work well. Water makes up more than half of our body weight, and without it, we cannot live for more than a few days. Why is water so important? Our bodies have many jobs to do, and water helps us do them. For example, our blood has

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a lot of water in it, and it carries oxygen to all the tiny parts of our body. Without oxygen, those parts would not work, and we would not be able to live.

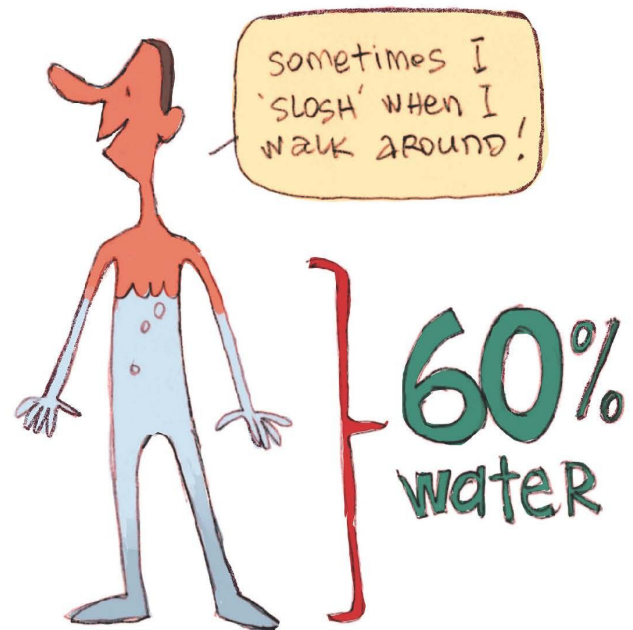
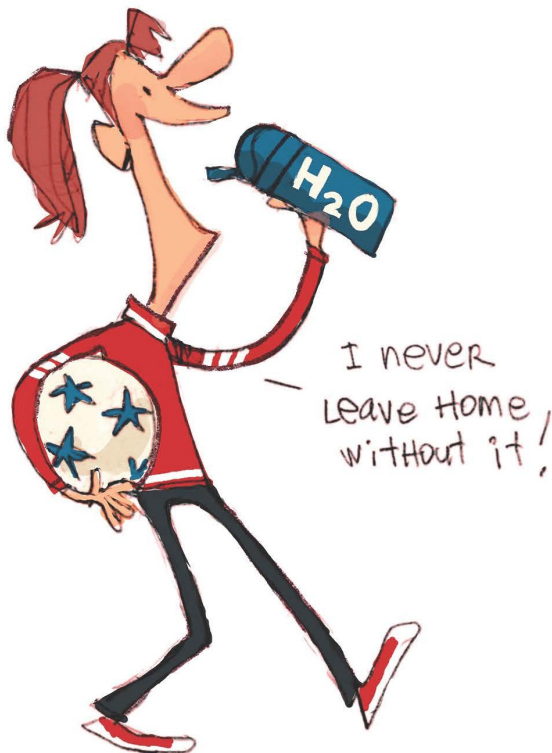
Water is also important for our immune system, which helps us fight off sickness. We need water to digest our food, make energy, and get rid of waste. Plus, sweat is mostly water, which helps keep our bodies cool.

So, how much water should you drink? Generally, children over the age of 8 should drink at least 8 cups of water per day. You will need to drink more water if you are sick, exercising, or spending time outside in hot weather.

That may sound like a lot, but drinking some throughout the day, with meals and snacks, and anytime you feel thirsty, should go a long way to accomplishing this goal. It is also important to drink water before and after exercising, playing sports, or playing outside when it is hot. It may be helpful to carry a water bottle with you when you go to school, play sports, or go outside to play.

Here are some other tips to help you drink enough water every day:

- **Place your water bottle in a place where you will remember to take it with you.** It might be helpful to have a water bottle for



school to keep in your backpack. Remember to take it out to clean and refill it at night.

- **If you prefer to drink cold water, add ice!** Using an insulated or metal water bottle will also help keep your water cold.
- **Make water your drink of choice at meals, instead of soda or juice.** To flavor your water, try adding fruit like berries or melon, vegetables like cucumbers, or herbs like mint.
- **Try to habit-stack.** For example, every time you finish brushing your teeth, drink a small cup of water.
- **Some people find it easier to drink more out of a straw.** If you struggle to drink enough water out of a bottle or cup, try using a straw.

Remember, your body needs water throughout the day to stay healthy and hydrated, to feel its best, and to grow. So, drink up!

REFERENCE:

<https://kidshealth.org/en/kids/water.html>

Written by: Katherine Jury,
Extension Specialist for Family Health

Edited by: Alyssa Simms

Designed by: Rusty Manseau

Cartoon illustrations by: Chris Ware
Illustrations © University of Kentucky
School of Human Environmental Sciences





Vicki R. Boggs, Leslie County
Extension Agent for Family &
Consumer Sciences Education
vicki.boggs@uky.edu
672-2154

 Cooperative
Extension Service

July 2025

What's Coming up in Family & Consumer Sciences!

July begins the second half of 2025 and brings many opportunities with new programs for our health and wellbeing! We invite you to stop by or contact us to sign up and get more information about upcoming programs. Be sure to check out our website extension.ca.uky.edu and our Leslie County Extension Facebook page. We hope to see you at the office soon! It starts with us. #UKFCSExt



JULY

- 1st: **Passport to a Healthier You Summer Wellness Program 2025**
- 10th: 6:00p.m. **Grow Appalachia Group Food Preservation**, Join the Fun!
- 11th: 10:00 a.m. **4-H Youth Food Preservation Program**, Volunteers Welcome!
- 14th: 3:30p.m.: **Baking Lab**
5:00p.m.: **Hyden Homemaker's Monthly Meeting**
- 15th: 5:00p.m.: **Extension Art Club**
- 23rd: 12:00 Noon: **Cooking Through the Calendar Nutrition Education**
- 28th-30th: 1:00-4:00: **Super Star Chef Cooking Program** ages 9-12
- 31st: 10:00a.m.: **ARH Partner: Diabetes Connections /Healthy Habits Workshop**



Baking Lab: July 14th @ 3:30p.m.



Join us to explore the bread machine and its many uses. We will bake and eat together a delicious bread recipe during this program. For more information and to sign up for this class please contact Leslie County Extension at 672-2154. It starts with us. #UKFCSExt

Leslie County Extension Hyden Homemakers



Plan to meet at Leslie County Extension on Monday at 5:00 p.m. on July 14th for their regular monthly meeting. Please contact Faye Couch at 672-3231 or Vicki Boggs @ 672-2154 for more information.

Leslie County Extension Art Club - Tuesday, July 15th @ 5:00 p.m.



Join us here at Leslie County Extension for this cultural arts class. This painting class is being taught by Bernice Bowling. Suggested list of supplies are: Acrylic paints and brushes: The Extension Office will provide boards to paint on for this class and some paints and brushes also. Contact us today 672-2154 to register for this class.

Cooking Through the Calendar: July 23rd @12:00 Noon

The July recipe spotlights nutritional benefits of whole-grain bread. It offers ways to make it a meal and suggests substitutions also. Being active is always encouraged for health and wellness! Cooking through the Calendar is supported by the Kentucky Nutrition Education Program. ARH continues to partner with us and plans to provide incentives and education for this health and wellness program. Sign up today, spaces are limited. For more information and to sign up for this class please contact Leslie County Extension at 672-2154. It starts with us. #UKFCSExt



Recipes from the 2025 Food and Nutrition

Recipe Calendar



Cooperative
Extension Service

Chicken Burgers



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

Prep time: 10 minutes

Cook time: 10 minutes

- 1 pound 98% fat-free, ground chicken breast
- 1/4 cup barbecue sauce
- 1/2 cup green onions, finely chopped
- 1/4 cup celery, diced
- 1 teaspoon garlic powder (or 1 clove of garlic, minced)
- 1/4 teaspoon salt
- Nonstick cooking spray
- 4 whole-wheat hamburger buns
- 2 cups romaine lettuce, torn or shredded
- 1 large tomato, cut into 8 slices

Optional: 2 tablespoons cheese, such as blue cheese, feta, or shredded cheese

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. In a medium bowl, combine chicken, barbecue sauce, green onion, celery, garlic powder, and salt.

3. Using wet hands (to prevent mixture from sticking), form chicken mixture into four 1/2-inch-thick patties. Wash hands with warm water and soap after handling raw poultry.
4. Preheat a large skillet over low to medium heat and spray with nonstick cooking spray.
5. Place burgers in the preheated skillet. Cook until burgers reach an internal temperature of 165 degrees F as measured on a meat thermometer, about 5 minutes per side.
6. To serve, place each burger on a bun. Top each with 1/2 cup shredded lettuce, 2 tomato slices, and optional 1/2 tablespoon of cheese.
7. Refrigerate leftovers within 2 hours.

Makes 4 servings
Serving size: 1 burger on bun with toppings
Cost per recipe: \$8.36
Cost per serving: \$2.09

Nutrition facts per serving:

300 calories; 3.5g total fat; 0g saturated fat; 0g trans fat; 65mg cholesterol; 500mg sodium; 32g total carbohydrate; 1g dietary fiber; 9g total sugars; 4g added sugars; 27g protein; 0% Daily Value of vitamin D; 10% Daily Value of calcium; 15% Daily Value of iron; 4% Daily Value of potassium

Source:

Andrea Wilde,
NEP Area Nutrition
Agent, University of
Kentucky Cooperative
Extension Service

"PASSPORT TO A HEALTHIER YOU"

SUMMER WELLNESS PROGRAM 2025

Sponsored by **ARH**

In partnership with Leslie County Extension Office
& Leslie County Farmer's Market

Summer Wellness Program 2025 Guidelines:

- Register with Leslie Co. Extension Office to receive your "Passport to a Healthier You" booklet **on or before Tuesday, July 1st, 2025**.
- Complete short questionnaire.
- Attend any of the classes and/or Walking Wednesday programs offered in your passport booklet. Each class or activity you attend will need to be stamped and initialed as completed by the leader/instructor.
- You will earn a \$10 Leslie Co. Farmer's Market Voucher for every 2 classes and/or activities completed.
- Present your passport to Vicki Boggs, Leslie Co. Extension FCS Agent, or Nicole Smith, ARH Community Development Manager, prior to **August 1, 2025** to receive your Leslie Co. Farmer's Market Voucher/s for classes/activities completed in **July**.
- Present your passport prior to **September 5, 2025**, to receive voucher/s for classes/activities completed in **August**.
- Complete a short questionnaire at end of the program.





3-DAY COOKING CAMP

SHINE IN THE KITCHEN WITH YOUR NEW COOKING SKILLS!

Have you dreamed of having your own restaurant or cooking show? Maybe you just want to learn how to make a tasty afterschool snack for friends. Join us for the Super Star Chef cooking camp for participants ages 9 to 12. No previous cooking experience required for this free program, where you will receive cooking tools and learn how to:

- Master a variety of cooking techniques, like chopping, dicing, blending, folding and whipping.
- Make homemade meals like fiesta dip, fruit and yogurt parfaits, pizza, carrot muffins and more!
- Discover foods that fuel your body and energize you.
- Learn how to read a nutrition facts label and what it takes to be "food safe"!



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



DATE: July 28-30, 2025

TIME: 1:00pm-4:00pm

**LOCATION: Leslie County
Extension**

**TO SIGN UP, CONTACT
Vicki Boggs
672-2154
Deadline: July 11, 2025**

Cooperative Extension Service

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4-H Youth Development
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DIABETES *Connection* 2025



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

JULY 31 | 10AM
**Eating in Restaurants
with Diabetes**

Leslie County UK Extension Office
22045 Main Street in Hyden

*Join us at 10am via Zoom
from anywhere!*



[https://arh-org.zoom.us
/my/arhdiabetessupport](https://arh-org.zoom.us/j/https://arhdiabetessupport)

FOR MORE INFO:



606.672.2154



csmith11@arh.org

UNDERSTANDING DIABETES TOGETHER!

Family members and caregivers encouraged to attend!

**Diabetes Connections
Healthy Habits Challenge
Workshop –Thursday,
July 31st at 10:00 a.m.**

Please call 672-2154 to sign up for this monthly program! See the flyer enclosed and flyers coming to your mailbox for more details). Our monthly program has transitioned to become more inclusive as Diabetes Connections Healthy Habits Challenge Workshop. MY Plate/PLAN EAT MOVE nutritious recipes are shared.

* 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!

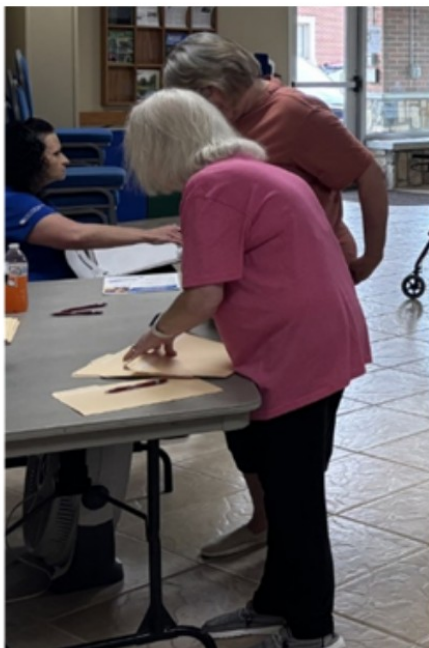
* Please call (606) 672-2154 to reserve your spot for all programs. Remember, all programs, VSU and community service qualify for funny money for our Annual Fall Homemaker Meeting!

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

Raising kids, Eating right, Spending smart



Family and Consumer Science Program Highlights



Diabetes Connections Healthy Habits Challenge Workshop



The workshop was held on Thursday, May 29, 2025. Everyone gathered, weighed in and received educational materials provided. A lesson on Summer Foot Care was taught including information on caring for our feet and the importance of this for overall health. A1-Cs were checked, ARH Home-Health shared their services available and offered Q & A. Everyone also enjoyed the tasty PLAN EAT MOVE recipe, Cabbage Jambalaya accompanied by MYPLATE Nutrition Education. We appreciate our local partnership with ARH Healthcare, providing many beneficial resources for our community meetings. Plan to join us each month for our Diabetes Support Group here at Leslie County Extension, the last Thursday of each month at 10: 00am. followed by **Revive and Reconnect Chair Exercise group!** ALL FREE for your good health! It starts with us. #UKFCSExt. Contact us at 672-2154 or vicki.boggs@uky.edu for more information.

Welcome

Please join us to welcome Jessica to our staff as our Nutrition Education Program Assistant! She is currently training to provide nutrition education programs for the community. Look for her soon in schools and other community locations offering fun, educational programs to improve health, wellness and more! If you are interested in learning more about nutrition and planning meals please feel free to contact us @ 606 672-2154 or vicki.boggs@uky.edu or jessica.huff@uky.edu for more information concerning this or other programs.



Leslie County Extension FCS Agent, Vicki Boggs and Jessica Huff, our new NEP Assistant represented Extension at Leslie County Farmer's Market, June 7, 2025.



Baking Lab held June 9th @ 3:30

Participants enjoyed another baking lab, preparing a delicious Sour Cream Pumpkin Coffee Cake. We explored and prepared the recipe together while learning more about grains, flour, and tips for successful baking. FCS-603 Lesson: Body Balance, Nutritious Nuts and Seeds was also a part of our lesson.. It starts with us. #UKFCSExt. Contact us at 672-2154 or vicki.boggs@uky.edu for more information.



Leslie County Extension Hyden Homemakers

The homemakers met at Leslie County Extension at 5:00 p.m. on Monday, June 9th for their monthly meeting. Everyone had a wonderful time designing and painting rocks!

Karen Roberts led the class and shared many artistic techniques and designs! Plan to join the fun and for more information please contact Faye Couch at (606) 672-3231 or Vicki Boggs @ 672-2154.



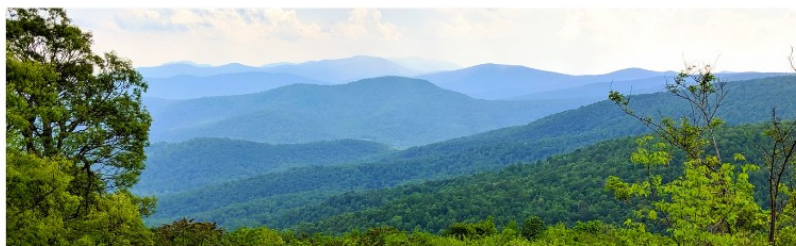


Quicksand Area Come Sew with Us 2025 held June 11th -12th

Master Clothing Volunteers and Quicksand Area Agents once again hosted our Annual Come Sew with Us held at Perry and Breathitt Counties. Each master clothing volunteer led a sewing class designed for beginner-intermediate sewing levels. Leslie County participants enjoyed attending the sewing classes at Perry County Extension alongside fellow homemakers from our Quicksand Area! There were a total of 59 who participated in our Annual Come Sew with Us Program. Thank you to each of our Quicksand Area Master Clothing Volunteers for teaching your skills to our communities! It starts with us. #UKFCSExt. Contact us at 672-2154 or vicki.boggs@uky.edu for more information about this or any other program.

Stinnett Elementary Summer School Appalachian Lesson : Wednesday, June 18th.

The book, A is for Appalachia was read, shared and discussed as the lesson began showing Appalachia as the place we live along with 12 other states. Lots of hands-on items were shared like hand-woven baskets, corn-shuck dolls, coal samples, quilts and more. Storytelling was shared followed by gardening stories showing “shucky beans” dried to preserve them many years ago by a local family. Three sister crops were shared and discussed as each student colored their own 3- sister crop coloring sheet. Everyone also enjoyed making their own paper quilt as we continued into our lesson.



Cooking Through the Calendar: June 17th @ 12:00 Noon



Everyone enjoyed cooking and eating the delicious samples of Rice and Bean Salad while learning more about the nutrients in this recipe. 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 providing incentives for this health and wellness program. It starts with us. #UKFCSExt. Contact us at 672-2154 or vicki.boggs@uky.edu for more information.

Extension Art Club was held June 17, 2025 @ 5:00 pm



Everyone enjoyed designing and painting rocks taught by Karen Roberts and Bernice Bowling. Special thanks to our leaders for teaching this class. Plan to join the fun each **THIRD TUESDAY** and for more information please contact Bernice Bowling or Vicki Boggs @ 672-2154.

ADULT HEALTH BULLETIN



JULY 2025

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

Leslie County
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THIS MONTH'S TOPIC

WHAT IS ALPHA-GAL SYNDROME?



Alpha-gal Syndrome (AGS) is a severe allergy that can happen after a tick bite. It causes allergic reactions when people eat red meat or use products derived from animals, such as cows, pigs, or deer.

Ticks carry a sugar molecule called alpha-gal, which is also in red meat. When the tick bites, it can transfer a small amount of alpha-gal into the person. In some people, this causes an immune response. The immune response triggers an allergic reaction each time the person comes into contact with alpha-gal in the future. It can happen when they eat red meat, such as beef, pork, or venison, or come into contact with products made from other parts of those animals, including dairy products, gelatin, or beauty products.

In the United States, Lone Star ticks are the most common transmitters of alpha-

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The best way to avoid getting AGS is to avoid tick bites! If you are going into areas of dense trees or shrubbery, use tick spray or wear tick-proof clothing.

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gal to humans. While it is possible for anyone to be bitten by a tick and have a reaction, adults react more commonly than children.

The best way to avoid getting AGS is to avoid tick bites! If you are going into areas of dense trees or shrubbery, use tick spray or wear tick-proof clothing. If possible, stay out of tall grass and thick woods, and walk in the center of trails.

After coming in from outdoors, check your skin, clothes, and pets for ticks. Take a shower and look for ticks on your body and always remove any ticks right away.

If you develop symptoms of a food allergy after a tick bite, contact your doctor. Make sure to tell them about your tick bite, to help them see if your illness may be related. It is important to get medical treatment for food allergy symptoms, even if the symptoms happen several hours after eating.

Get emergency medical treatment if you have symptoms of a serious allergic reaction. If you have trouble breathing, called anaphylaxis, or a constricted airway, rapid pulse, are feeling dizzy or light-headed, drooling, not able to swallow, or have full-body redness and warmth.

In order to diagnose you, a doctor may ask about your symptoms, medical history, and daily habits, take a blood sample for alpha-gal

antibody testing, or recommend allergy testing to confirm or rule out other potential allergens.

If you are diagnosed with AGS, see an allergy doctor, known as an allergist, for help. They specialize in treating allergic reactions and can help develop a plan to help you cope with your diagnosis. They can also refer you to other health-care specialists, such as a dietitian, mental health therapist, or home health service if needed.

Other recommendations for people living with AGS include avoiding eating red meat (beef, pork, lamb, deer, rabbit), and avoiding other potential sources of alpha-gal from animal products such as dairy products, gelatin, and certain beauty products. Read labels carefully to avoid trigger products. Talk to a doctor before taking any new medicine or vaccines. It is also important to avoid new tick bites, as they can make the allergy worse.

REFERENCE:

<https://www.cdc.gov/alpha-gal-syndrome/about>

Written by: Katherine Jury,
Extension Specialist for Family Health

Edited by: Alyssa Simms

Designed by: Rusty Manseau

Stock images: Adobe Stock



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

VOLUME 16 • ISSUE 7

Leslie County Extension Office | 22045 Main St. # 514 | Hyden, KY | Zip | (606) 672-2154

THIS MONTH'S TOPIC: INVESTING FOR EVERYONE

Benjamin Franklin is credited with saying, "A penny saved is a penny earned." But is this principle true? In today's economy, not necessarily. If we put a penny (or dollar) under a mattress, it may be worth less than a penny (or dollar) tomorrow or next year. Because of inflation, goods and services usually cost more in the future than they do today. This is why even people who are good at "saving" can fall behind financially. Investing your money is one way to battle inflation.

GROW YOUR MONEY

Saving is not investing. Investing is a way to make your money grow. Once you have an emergency fund in place for unexpected expenses, you should consider investing any extra money. Invest as much as your "risk tolerance" will allow. The U.S. Securities and Exchange Commission (SEC) defines risk tolerance as *"an investor's ability and willingness to lose some or all of an investment in exchange for greater potential returns."* There is risk involved when investing, but with research and careful choices, your money should grow steadily over time.



COMPOUNDING INTEREST

Anyone who has had a revolving balance on a credit card knows that for an item that originally cost \$100, you could pay back more than \$100 with interest. Credit card companies take advantage of compounding interest by charging extra for every purchase not paid off in full each statement. Then, they charge you interest on top of that interest, sometimes daily! This illustrates the principle of **compounding interest**, which is why getting out of debt can be hard. However, when investing, compound interest is a great thing! It helps your money grow faster. Learn more at ukfcs.net/MoneyWise2-23

Cooperative Extension Service

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

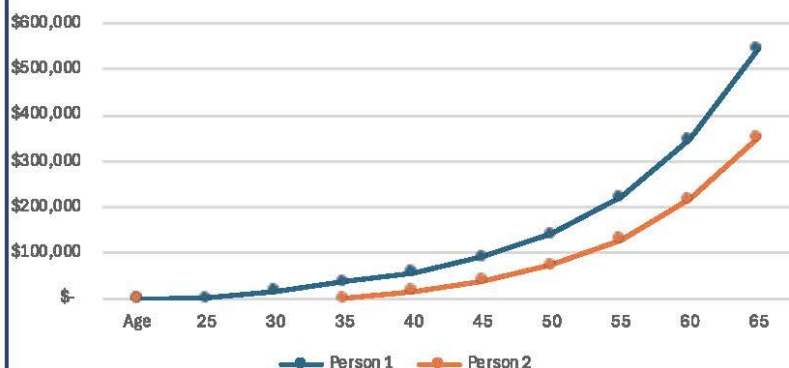
MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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MANY PEOPLE THINK THAT TO INVEST YOU NEED THOUSANDS OF DOLLARS, WHICH IS A MYTH

Investment Value Over Time



NOTE: Both investors contribute \$2,000 per year once they start investing. The example assumes a 9% fixed rate of return, compounded monthly. Reference: Investor Protection Trust. *The Basics of Saving and Investing: Investor Education 2020*. <https://www.tn.gov/content/dam/tn/commerce/documents/securities/posts/The-Basics-of-Savings-and-Investing.pdf>

CAN I AFFORD TO INVEST?

Many people think that to invest you need thousands of dollars, which is a myth. You can invest as little as a dollar a month. Almost anyone can open a brokerage account. This account is like a savings account but with a brokerage company allowed to sell “holdings” like stocks, bonds, mutual funds, and Exchange Traded Funds (ETFs). The U.S. Securities and Exchange Commission offers a beginner’s guide to investing at <https://www.investor.gov/introduction-investing>.

Check with your employer to see if they offer a retirement plan such as a 401(k). If they do, start contributing as much as you can each pay period. Your employer can take this amount from your pay and put it into a brokerage account for you. Many companies also “match” contributions up to a certain amount. This means that for every dollar you put in, the company also adds a dollar. This is free money! Try to maximize this amount each year. There also can be tax benefits depending on the type of account you have.

Once the money is in your brokerage account, you can decide what to buy (e.g., stocks, bonds, annuities). Try to learn as

much as you can about the products you are buying, but don’t wait to start investing. There are investment professionals who can help you figure out which purchases are less risky. Make sure your investment portfolio is diversified. That means you should invest in a variety of different things so you have more “eggs” in your “basket.” On average, inflation has been 3.51% each year since 1950, so you should aim to earn at least 3.51% or more on your investments (<https://www.officialdata.org/us/inflation/>).

SLOW AND STEADY

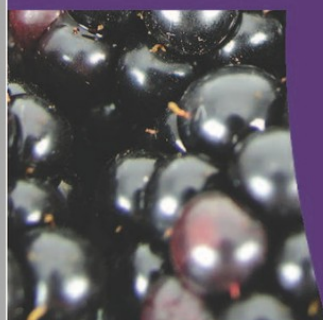
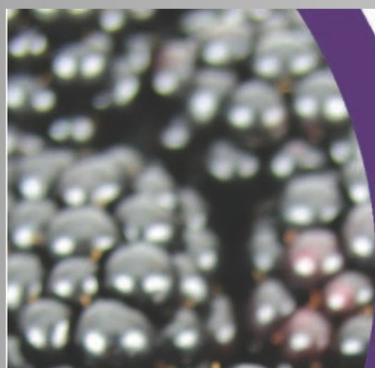
Once you start investing, use the “buy and hold” strategy to sit back and watch your money grow over time. If you earn 9% interest (assuming a strong market), your money will double in 8 years! Then it will double again in the next 8 years, and so on. The sooner you invest, the sooner that can happen. So, whether you can invest \$5 a month or \$5,000, just get started. Your future self will thank you.

REFERENCE:

Office of Financial Readiness. *Investing Basics: Bonds, Stocks, Mutual Funds and ETFs*. <https://finred.usalearning.gov/Saving/StocksBondsMutualFunds>

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Blackberry Coffee Cake

1 cup all-purpose flour	1/3 cup margarine	2 eggs
1 cup whole wheat flour	1/3 cup applesauce	1 teaspoon vanilla
1 1/2 cups white sugar	1/2 teaspoon cinnamon	2/3 cup 1% milk
2 teaspoons baking powder	2 tablespoons brown sugar	2 cups blackberries, washed
1 teaspoon salt		

Preheat oven to 350 degrees F. **Grease** and **flour** a 9-by-13- inch baking pan. In a large bowl, **combine** flours, sugar, baking powder and salt. Using a pastry blender, cut margarine and applesauce into the mixture until it resembles coarse crumbs. **Stir** in the cinnamon and brown sugar. **Set aside** 3/4 cup of crumb mixture to be used as a topping for the cake. In a medium bowl, **mix** together eggs, vanilla and milk. **Blend** into remaining flour mixture. **Spread** batter into prepared pan. **Sprinkle** blackberries evenly over the

batter. Gently **press** blackberries into the batter. **Sprinkle** reserved crumb mixture over fruit and gently pat down. **Bake** in preheated oven for 25-30 minutes or until a toothpick inserted into the center of the cake comes out clean.

Yield: 15 servings.

Nutritional Analysis: 170 calories, 5 g fat, 1 g saturated fat, 1 g trans fat, 30 mg cholesterol, 280 mg sodium, 32 g carbohydrate, 2 g fiber, 18 g sugars, 3 g protein.

Kentucky Blackberries

SEASON: June to September

NUTRITION FACTS: A 1/2 cup serving of raw berries contains 35 calories, has zero fat, and is a good source of potassium, vitamin C and fiber.

SELECTION: Look for plump fruit that is uniform in color and appears fresh. Berries should be free of stems or leaves. Avoid fruit that is moldy, crushed, bruised or contains extra moisture.

STORAGE: Store unwashed and covered berries in the refrigerator. Use within two days.

PREPARATION: Handle all berries gently. Wash berries by covering them with water and gently lifting the berries out. Remove any stems and drain on a single layer of paper towels. Blackberries are delicious cooked, which intensifies the flavor, or eaten fresh as a snack or in a salad.

PRESERVING: Berries may be preserved by canning or freezing, or made into jellies or jam. For more information, contact your local County Extension Office.

KENTUCKY BLACKBERRIES

Kentucky Proud Project

County Extension Agents for Family and Consumer Sciences

University of Kentucky, Dietetics and Human Nutrition students

August 2018

Source: www.fruitsandveggiesmatter.gov

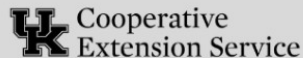
Buying Kentucky Proud is easy. Look for the label at your grocery store, farmers market, or roadside stand.
<http://plateitup.ca.uky.edu>



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



Keeping Birds Away from Ripening Small Fruits

Birds that feed on ripening small fruit can be a problem for homeowners with plantings of blueberries, raspberries, blackberries, gooseberries, currants, and grapes.

The following techniques may be effective in keeping them away! Birds will eventually become accustomed to scare devices, so repositioning them frequently is necessary.

- Use bird scare balloons with large eyes on the sides
- Place rubber snakes or owls around plants
- Hang aluminum pie pans or old CDs that blow in the breeze
- Have reflective tape over and around the plants
- Use exclusion netting

*Source: Delia Scott, Department of Horticulture Extension Associate
An Equal Opportunity Organization.*

If you are experiencing problems with birds bothering your fruits, berries or vegetables, please call the Leslie County Extension Office at 672-2154 .
We have a limited supply of exclusion netting.

Gardening Tip



Water Early or Late:
Water in the early morning or evening to minimize evaporation and help plants absorb moisture before the heat of the day.



What's Bugging my Plants?



Spotted cucumber beetle (left) is larger on average than striped cucumber beetle (right).

Striped and spotted cucumber beetles can cause serious losses in cucumbers, muskmelons, and watermelons in Kentucky. Cucumber beetles are a major concern to muskmelon and cucumber growers because they vector the bacteria that causes a disease, bacterial wilt of cucurbits. While the adults feed mainly on foliage, pollen and flowers, larvae of these insects feed on roots and stems, but this damage is minimal compared to the potential losses due to bacterial wilt.

If you need help identifying insects bugging your garden, give the Leslie County Extension Office a call, 672-2154.



Summer Wellness

Join ANR Agent Michelle Brock on July 30th at 9:00 am for a Nature Walk, weather permitting. Detail are still in the works, so watch our website and Facebook for details. Please call and register for this event at 672-2154.



Grow Appalachia Members

Will meet July 10th at 6:00pm. On the 3rd floor of the Leslie County Extension Office.

Please remember to bring your Harvest Reports. If you forget it at home I will have blank ones available. You MUSDT turn in a harvest report to receive your canning supplies. Folks who turn in a harvest Report will be entered to win a Bath Canner.



Leslie County Bee Club

Video Night

"The Ins and Outs of Managing Varroa with Oxycylic Acid"

July 14th at 5:00pm

Monthly Bee Club Meeting & Pot Luck

"Preparation for 2026 Beekeeping"

July 28 at 6:00pm



4-H CAMP SAVE THE DATE

Your child needs to be at the Leslie County Extension at 8:30 am on July 22nd! Lice checks will be done by our local health department prior to leaving. The bus will leave at approximately 9:00 am

We plan to arrive back at approximately 12:00pm noon on July 25th!

