



How to Combat Rising Costs of Living across Kentucky

Source: Nichole Huff, Ph.D., Assistant Extension Professor, Family Finance and Resource Management

Kentuckians are feeling the weight of rising living expenses. With national inflation at 7.5%, prices for goods and services are at record highs. These steep costs have forced many households to consider ways to better manage their resources.

To combat rising living expenses, start by finding intentional ways to manage your resources, reduce expenses and stretch your income. Below are a few ways to help your budget absorb the ill effects of inflation.

An inexpensive way to reduce heating and cooling bills is to check for insulation leaks around your home. Simple repairs, such as purchasing a bottle of expanding foam for under \$10, can help if you have cracks around windows or foundations. Stick-on foam strips to place under your doors or along vertical openings also sell for less than \$10.

Setting your thermostat at 68 degrees or below in the winter, or 78 degrees or above in the summer, can reduce your annual heating and cooling costs by as much as 10%. Remember to regularly clean or change your air filters to keep your HVAC system efficiently working.

Free gas station apps or websites track the best local prices on



gasoline. If your vehicle can operate on regular gas, choose that over mid-grade or premium fuel options. You are likely to find better deals at stations away from major highways or intersections. Traveling between 65 and 75 mph on highways can save 10% to 20% on fuel costs. Keeping your car's maintenance current can help to keep it running at optimal capacity. Check your tire pressure and look for opportunities to batch errands. Carpool, take public transportation or walk when possible.

Track sales at your local grocery stores and stock up on pantry and freezer staples when items are on sale and in stock. Shelf-stable items such as canned vegetables, legumes and grains can add volume to your meals for less money. Freeze produce, meats or some cheeses when you find them on sale. Meal

plan before you go shopping and select recipes that will yield leftovers or that can be repurposed in multiple meals.

Be flexible when you shop for and prepare meals. Select store-brand products to save money. Explore adding meat- or dairy-free recipes to your menu to cut costs on higher-priced ingredients. When you look for small ways to save money on everyday essentials, you can stretch your dollars.

To get more information on family financial topics, contact the Campbell County Extension office of the University of Kentucky Cooperative Extension Service.

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Letter from the Campbell County Homemakers President



Spring has sprung and ideas are sprouting at Campbell County Homemakers. Most notably, we have several upcoming events. Don't forget that April 23rd is Ladies Day Out at the Extension Office, bring a project to work on, or just come for the friendship and conversation. The KEHA State meeting is May 10-12. Our Annual Meeting is scheduled for June 15th, more details to follow. And we have a very fun event planned for July....All I will say is that I hope you haven't put away your Santa hats and stockings.

Plus we have our regular club meetings. This is a great time to get involved with Homemakers!

Jennifer Duvall

Valley Homemakers

Valley Homemakers will meet April 12, 2022 at 10:00am in the **Campbell County Extension Office**. We will be finishing our Pin Weaving project so be sure to get your project done and bring it back to our April meeting. Jennifer Duvall will teach the group how to complete the project and remove it from the loom. If you had to miss the last meeting, come and we will help you get started with your project. It is not too late to learn the process and several ladies said after the initial set-up, they enjoyed the creative process. We will have pictures in the next newsletter.

There will NOT be a Valley Meeting in May because of the KEHA state meeting which is being held the same week as Valley's regular meeting date. **Hope to see you at our June 14, 2022** Valley meeting when we will share with you information and new ideas from the State Meeting.

WE ARE LOOKING FOR YOU...

We have many talented members of Homemakers and we want to hear from you.

Would you like share a special interest or talent and demonstrate a Christmas/Winter Craft?

Please contact Kate Thompson at the Campbell County Extension office by phone (859) 572-2600 or email: katevaught@uky.edu

We look forward to hearing from you!

LOOKING AHEAD...

Date	Event
April 12 10:00 a.m.	Valley Homemakers Meeting Campbell County Extension Office
April 21 6:30 p.m.	Cultural Cook Along (Zoom) — Greece Contact the Pendleton County Extension Office 859.654.3395
April 23 9:00 a.m.	Ladies Just Wanna Have Fun Day! Campbell County Extension Office
May 10-12	KEHA State Meeting Owensboro Convention Center — Owensboro, Kentucky
May 19 10:00 a.m.	Campbell County Homemakers Council Meeting Campbell County Extension Office
June 15 10:00 a.m.	Annual Meeting — Campbell County Homemakers Campbell County Extension Office
Save the Date! July 16	Christmas in July! Campbell County Extension Office

Children’s menus: Are they really for children?

Source: Courtney Luecking, Extension Specialist for Family and Consumer Sciences

Chicken fingers, burgers, pizza, grilled cheese, and French fries are the most popular kids’ menu items. Adults can order similar types of food, but they often have a wider variety of more nutritious options. The idea that children need different foods than adults comes not from scientific studies, but from social norms in our culture. The concept of children’s menus originated during the alcohol prohibition era to offset the loss of alcohol sales revenue. Nearly 100 years later, children’s menus remain the norm. But do children really need different options?

A new statement from the Society for Nutrition Education and Behavior says no. Other than age-appropriate modifications for texture or portion size, there are no differences in healthy food recommended for adults or children aged two and older.



Foods currently marketed to children are usually highly processed – meaning they are full of energy and low on nutrients to support learning, play and growth. Examples of these types of food include fast food, packaged snacks and desserts, hot dogs and soft drinks. Children’s menu foods are often high in saturated fat, sodium, and added sugar and may

contain artificial and natural flavors. They are also disproportionately marketed to families with low income and families of color. A diet of children’s menu food tastes good, but it also negatively affects children’s food preferences, encourages picky eating behavior and has future health consequences.

To support healthy growth and development at any stage of life, reframe the concept of children’s food as a variety of tasty, healthy foods. This includes colorful vegetables and fruit; whole grains; nuts, seeds and beans; lean meat; and low-fat dairy.

Tips for Parents of Tween and Teen Girls

Source: David Weisenhorn, Ph.D.; Specialist for Parenting and Child Development



Raising confident children is a goal common among parents. After all, being self-confident provides a host of benefits. Self-confidence is associated with academic success, increased physical activity, higher socioeconomic status, and occupational achievements. The opposite is also true in that confidence leads to fewer school behavior problems, less academic failure, less substance abuse, less high-risk sexual behavior, and fewer mental health problems.

Research conducted on more than 1,300 girls ages 8 to 18 revealed that girls between the ages of 8 and 14 experience a 30 percent decrease in confidence levels.

While this is staggering news for girls and parents, there are ways parents can help rebuild their daughter's confidence.

Identify her comfort zone. Knowing where your daughter is confident is important, but let's face it, growth doesn't happen in the comfort zone. So in order to grow your daughter's confidence, you have to

move her out of the comfort zone by introducing new things. One way to do this is to make a list of her fears and see if there are ways to allow her to face those fears. Identify previous risks she took and overcame. This can act as a great reminder of how brave she really is. Remind her of how she felt (scared, worried, unsure) and then ask her how she felt when she was done. Come up with a mantra such as, "I got this" or "You can't stop me." These mantras can be a reminder she can use when she feels fear or doubt. It will also allow her to be her own coach.

Failure is a great teacher. Teach your children not to fear failure, ask them to embrace it and learn from it. Failure allows us to be creative problem solvers. Failure can help us identify growth areas. Talk about what failure looks like – rarely is it ever catastrophic or life threatening. Share a story of one of your failures and how it wasn't as bad as you had imagined. The world does not stop when we fail. We pick ourselves up, brush ourselves off, and go again.

Food for thought. It's time to retrain the brain. Stop rumination and obsession. Begin a mindfulness practice that focuses on "self talk" and the messages that we speak to ourselves. Incorporate the term

maybe into our language. Maybe puts things into a more balanced and probable outcome. For instance, using absolutes such as never or always often leaves us with no other possible explanation. While using maybe keeps it fair and in perspective. Encourage your daughter to think of maybe options to explain a failure, like maybe nobody saw me trip in the hall, or maybe someone will trip tomorrow, or maybe the school will explode. Outrageous maybes put things in perspective, stop the spin, and possibly start the laughter.

Model it. The most influential people in a child's life are their parents. They learn so much from watching and mimicking us, it is important for parents to do it themselves. It's hard to tell a child to do something we don't practice, so tell her when you feel nervous or admit when you become obsessive.

Buckle up and enjoy the ride. The road of life is a bumpy one, so don't let the bumps take you by surprise, and don't try to avoid them. Protecting our kids from everything difficult leaves them immature and unable to handle everyday problems. The bumps in the road are good for the suspension. Children often rise to the challenge and learn so much from the struggle. Russian psychologist Lev Vygotsky developed the concept of the zone of proximal development, which identified that children are less likely to engage in learning when it is too easy or too hard, but rather are at their peak learning when challenged at the peak of their ability. His concept highlights the importance of allowing life's challenges to help us grow and learn.

**References and Additional Readings:**

Hawkins, S. R., Graham, P. W., Williams, J., & Zahn, M. A. (2009). Resilient girls -- Factors that protect against delinquency. Washington, DC: U.S. Department of Justice, Office of Justice Programs, Office of Juvenile and Delinquency Prevention.

Kofler, M. J., McCart, M. R., Zajac, K., Ruggiero, K. J., Saunders, B. E., & Kilpatrick, D. G. (2011). Depression and delinquency covariation in an accelerated longitudinal sample of adolescents. *Journal of Consulting and Clinical Psychology*, 79, 458-169.

Mann, M. (2013). Helping middle school girls at risk for school failure recover their confidence and achieve school success: An experimental study. *Research in Middle Level Education Online*, 36, 9.

Miller, S., Malone, P. S., & Dodge, K. A. (2010). Developmental Trajectories of boys' and girls' delinquency: Sex differences and links to later adolescent outcomes. *Journal of Abnormal Child Psychology* 38, 1021-1032.

Mullis, R. L., Cornille, T. A., Mullis, A. K., & Huber, J. (2004). Female juvenile offending: A review of characteristics and contexts. *Journal of Child and Family Studies*, 13, 205-218.

This information release was inspired by an article published in *The New York Times* entitled, "The Confidence Gap for Girls: 5 Tips for Tween and Teen Girls." Retrieved from https://www.nytimes.com/2018/10/01/well/family/confidence-gap-teen-girls-tips-parents.html?em_pos=small&emc=edit_hh_20181003&nl=well&nl_art=6&nid=75913567emc%3Dedit_hh_20181003&ref=headline&te=1

Ronda Rex

Campbell County Extension Agent for
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Kate Vaught Thompson

Campbell County Extension Agent for
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No Fuss Oven Frittata

Servings: 6 Serving Size: 1 slice Recipe Cost: \$8.82
Cost per Serving: \$1.47

**Ingredients:**

- 2 teaspoons vegetable oil
- 1 small onion, diced
- 1 (8-ounce) package fresh sliced mushrooms
- 1 bunch asparagus, trimmed and sliced into 1 1/2-inch pieces
- 8 eggs
- 1/2 teaspoon black pepper
- 1/4 teaspoon salt
- 3/4 cup shredded sharp cheddar cheese

Directions:

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Gently scrub the onion and asparagus with a clean vegetable brush under cool running water before preparing them. Rinse the mushrooms under cool running water, being sure to remove any dirt; pat dry.
3. Preheat oven to 350 degrees F.
4. Heat oil in a large ovenproof skillet. Add onion, mushrooms, and asparagus. Cook until tender (about 5 minutes). Remove from heat.
5. Crack eggs into a bowl; add black pepper and salt. Whisk until mixture is uniform in color and texture.
6. Pour eggs over vegetables in skillet. Sprinkle top with shredded cheese.
7. Place skillet in preheated oven. Bake 10 to 15 minutes until eggs are firm and a thermometer inserted into the center reaches 160 degrees F.
8. Cut into six slices and serve warm.
9. Store leftovers in the refrigerator within 2 hours.

Source: 2022 KYNEP Food and Nutrition Calendar : Brooke Jenkins, Extension Specialist, University of Kentucky Cooperative Extension Service

190 calories; 13g total fat; 5g saturated fat; 0g trans fat; 265mg cholesterol; 380mg sodium; 6g total carbohydrate; 2g dietary fiber; 3g total sugars; 0g added sugar; 14g protein; 6% Daily Value of vitamin D; 10% Daily Value of calcium; 15% Daily Value of iron; 8% Daily Value of potassium.

Cultural COOK ALONG

COOPERATIVE EXTENSION


 University of
Kentucky
 College of Agriculture,
 Food and Environment



Germany

February 17, 2022, 6:30 p.m., via Zoom

The Northern Kentucky area has a strong influence from the many German ancestors that settled here.

Learn how Germany inspired many of our foods, traditions, and families.



Ireland

March 17, 2022, 6:30 p.m., via Zoom

The luck of the Irish! Join us as we look for our pot of gold and discover some myths, facts, foods and cultural habits that we still celebrate today.



Greece

April 21, 2022, 6:30 p.m., via Zoom

With more than 2,000 islands and ancient history, Greece is a fascinating country and culture. Cook along to prepare a traditional Ikarian stew. Ikaria is home to a Blue Zone.

Register for any or all of the sessions to cook along from home (via Zoom). Each month will feature a different recipe and information about the featured culture. Registration required. Supply and ingredient lists and other special instructions will be sent via e-mail about a week prior to the program.

REGISTER: (859) 654-3395 or pendleton.ca.uky.edu

Registration close 10 days prior to the day of the session.

Via Zoom: The link will be shared the day prior to and the day of the session.

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

Pendleton, Kenton and Boone County Extension presenting

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LEXINGTON, KY 40546



Disabilities accommodated with prior notification.

ADULT HEALTH BULLETIN



APRIL 2022

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

Campbell County
Cooperative Extension Office
3500 Alexandria Pike
Highland Heights, KY 41076
859-572-2600

THIS MONTH'S TOPIC:

HOW TO HANDLE CHRONIC STRESS



April is National Stress Awareness Month, and while stress is unavoidable for the majority of us, there are many ways to help prevent and manage it.

Everyone feels stressed from time to time. Stress can be a positive thing and is sometimes needed when we need to be on high alert like when competing in sports, working on an important project, or facing a dangerous situation. However, if stress lasts a long time — a condition known as chronic stress — that “high-alert” response becomes harmful rather than helpful.

We all experience stress in very different ways. Because of this, there is no single definition for stress, but the most common explanation is a

Continued on the back →



Talk to a mental health professional if you feel unable to cope, have suicidal thoughts, or use drugs or alcohol to cope.



Try relaxation methods. Mindfulness, meditation, yoga, or tai chi may help.

→ Continued from page 1

physical, mental, or emotional strain or tension. Stress is a reaction to a situation where a person feels anxious or threatened. Learning healthy ways to cope and getting the proper care and support can help reduce stressful feelings and symptoms.

A stressor may be a one-time or short-term occurrence, or it can happen repeatedly over a long time. If that stressor does not go away and begins to interfere with your life, it could affect your health. You could experience problems with sleeping, or with your immune, digestive, cardiovascular, and reproductive systems.

It is natural to feel stress and anxiety. Below are ways to help yourself and others manage stress:

- **Get enough sleep.** Shoot for seven or more hours per night.
- **Exercise regularly.** Just 30 minutes a day of walking can boost mood and reduce stress.
- **Build a social support network.** People who spend time with family and friends find healthier ways to cope with stress.
- **Set priorities and boundaries.** Decide what must be done first and what can wait. Say no to new tasks if they are putting you into overload.

- **Think positive.** Note what you have accomplished at the end of the day, not what you have failed to do.
- **Try relaxation methods.** Mindfulness, meditation, yoga, or tai chi may help.
- **Seek help.** Talk to a mental health professional if you feel unable to cope, have suicidal thoughts, or use drugs or alcohol to cope.

REFERENCES:

- <https://www.stress.org>
- <https://www.nlm.nih.gov/health/publications/so-stressed-out-fact-sheet>
- <https://www.cdc.gov/mentalhealth/stress-cope/cope-with-stress>

***If you or someone you know is in crisis,
call the toll-free, 24-hour
National Suicide Prevention Lifeline
at 1-800-273-TALK (1-800-273-8255).***

**ADULT
HEALTH BULLETIN**

Written by: Natalie Jones
Edited by: Alyssa Simms
Designed by: Rusty Manseau
Stock images: 123RF.com





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

HOMEBASED MICROPROCESSING WORKSHOP 2022

Friday, April 15th
9:30AM-2:00PM
In-person

**PENDLETON COUNTY COOPERATIVE
EXTENSION SERVICE**

For more information and to register call 859-654-3395 or visit
https://fcs-hes.ca.uky.edu/homebased_processing_microprocessing

Join our in-person workshop! Homebased microprocessors are farmers who grow and harvest produce to use in their value-added products. Homebased microprocessors are required to grow a predominant ingredient in the products they make. The first step to becoming certified as a homebased microprocessor is to attend a Homebased Microprocessor (HBM) workshop presented by the University of Kentucky. The cost of the workshop is \$50.00.

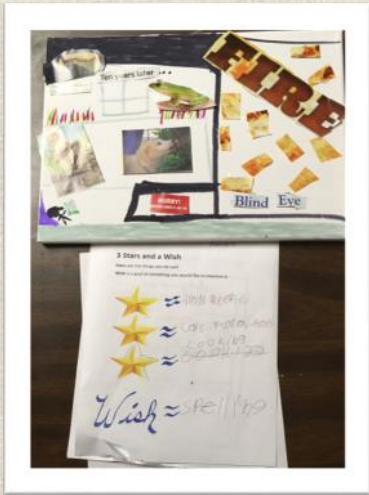
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LEXINGTON, KY 40546



What's Happening

Youth at Mentoring Plus completed vision boards using their SMART Goals. Ronda Rex taught classes focusing on setting goal and using vision boards to achieve goals throughout life.



Ronda Rex collaborated with Boone County FCS Agents, Diane Mason and Liz Evans to conduct Hearts Unite...the Unconditional Love of Pets. Participants learned about the human/animal bond and made homemade dog toys from t-shirts. Super Star Chef dog treats recipe was demonstrated and participants were able to make treats for their dogs.



FAMILY CAREGIVER HEALTH BULLETIN



APRIL 2022

Download this and past issues
of the Adult, Youth, Parent, and
Family Caregiver Health Bulletins:
[http://fcs-hes.ca.uky.edu/
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Campbell County
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3500 Alexandria Pike
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THIS MONTH'S TOPIC: CANCER ETIQUETTE



Many of us have been touched by cancer. Some of us may be a cancer survivor, or we may know someone who is battling it or has even been lost to this terrible disease. We may be a caregiver to someone living with cancer. Knowing what to say to someone who has been diagnosed with cancer can be hard. Talking to someone with cancer often creates fears of saying something inappropriate or making the person upset. As a result, people often talk in whispers or say nothing at all. Based on feedback from people living with cancer, the Cancer Treatment Centers of America encourages people to do and say things because

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Before you speak, think about what language is appropriate for the person to whom you are speaking.

➔ Continued from page 1

to remain silent can cause further isolation. They developed the following “cancer etiquette” or rules of conduct for communicating with the cancer community to help you talk to someone who has cancer. It is important to remember that each person’s experience with cancer is unique, even those with the same type of cancer. Therefore, the same words or approach may not work for everyone. The American Cancer Society emphasizes that it is important for you to talk and act in a way that feels most comfortable to you so that you can sincerely express care, concern, encouragement, and support.

- **Stay connected.** Be there. Be available. When someone has cancer, they need you. Turn any awkward or uncomfortable feelings into support through words AND actions.
- **Choose words wisely.** Sometimes to inspire, we use cliches that might unwind emotions, morale, or attitude. Before you speak, think about language you would want to hear, and what language is appropriate for the person to whom you are speaking as they might not be comforted by the same words as you.
- **Avoid talking about yourself too much.** Remember that the person living with cancer needs their energy to fight cancer, not worry or comfort you.
- **Laugh, but use humor carefully.** Laughter is a healthy form of stress relief and can be welcomed in tough situations. But laughter is not everyone’s approach to coping. Let the person with cancer take the lead. It’s better to join them in laughter than joke about a situation that is not well-received.
- **Act normal.** Share stories, talk about the cancer, if you hugged or joked before the cancer, then keep doing so if this does not cause pain.
- **Listen.** Hear what the person is saying. Concentrate and process their words. Do not interrupt. Be empathic. You do not have to have answers.
- **Do not minimize a person’s experience.** Every cancer and cancer experience are unique. Do not downplay what someone is going

through or compare. Encourage the person to talk about their experience. Instead of telling them they will be fine, say you are “sorry” or that you “hope” or “pray” it will be OK.

- **Follow their lead and respect privacy.** Some people will want to talk, others will remain private. Some people need a break from cancer and want to talk about something other than the disease. It is not your job to talk about their cancer journey unless you are asked to share.
- **Be considerate.** Be sure the person knows you care and are interested, but let them tell you certain details versus asking invasive questions about the stage of cancer or number of tumors.
- **Make someone living with cancer feel needed and/or important.** Just because someone has cancer does not mean that they cannot do anything or provide advice. Help them find purpose and meaning.
- **Share encouraging stories.** Connect people to positive stories that can be inspiring. Avoid stories with unhappy endings.
- **Mean what you say.** Only say what you mean. If you mean it, tell a person that they look beautiful or stronger, for example.
- **Be honest.** You may not be an expert in cancer. It is OK to tell the person that you do not have experience with this ... or that you are scared.
- **Show respect.** Even if you disagree, it is important to respect a person’s wishes and decisions.

REFERENCES:

- American Cancer Society. (2021). When someone you know has cancer. <https://www.cancer.org/treatment/caregivers/when-someone-you-know-has-cancer.html>
- Cancer Treatment Centers of America. (2021). Cancer etiquette. <https://www.cancercenter.com/community/for-caregivers/cancer-etiquette>
- Kostelic, A., Ashurst, K., Jones, N., & Norman-Burgdorf, H. (2020). Interacting with someone with cancer. FCS8-121. <http://www2.ca.uky.edu/agcomm/pubs/FCS8/FCS8121/FCS8121.pdf>

FAMILY CAREGIVER
HEALTH BULLETIN

Written by: Amy F. Kostelic, Ph.D.
Edited by: Alyssa Simms
Designed by: Rusty Manseau
Stock images: 123RF.com



Dementia Symposium:

The Latest in Research, Planning and Caregiving

Greater Cincinnati Alzheimer's Association serving northern Kentucky and southern Ohio counties

Northern Kentucky Cooperative Extension in Pendleton, Owen, Kenton, Grant, Gallatin, Carroll, Campbell, and Boone Counties



ALZHEIMER'S IS NOT NORMAL AGING

Hear from a number of professionals sharing information for caregivers or those just wishing to learn more about dementia and Alzheimer's disease. This event will feature a resource fair and tracks for caregivers and those just wanting to learn more about dementia and Alzheimer's.

FEATURED SPEAKER:

Dr. Gregory A. Jicha, M.D., Ph.D., Professor, Department of Neurology, University of Kentucky and Faculty with Sanders-Brown Center on Aging who will share information on the **latest research** on Alzheimer's and dementia.

TOPICS INCLUDE:

- ◆ Understanding Alzheimer's Disease Basics
- ◆ Dementia Research Updates
- ◆ Legal & Estate Planning
- ◆ Medicaid Requirements and Waivers
- ◆ How to Keep Your Brain Healthy as You Age
- ◆ 10 Warning Signs of Alzheimer's
- ◆ Driving as We Age - When Should We Retire the Keys?

SPEAKERS, DISPLAYS and RESOURCE FAIR INCLUDE:

Local elder law firm, Medicare professionals, Area Agency on Aging, Cooperative Extension Service, Alzheimer's Association and more.

FRIDAY, MAY 13, 2022

- 8:30—9:15** Registration & Displays
- 9:15—**Morning Sessions begin
- Noon—**Lunch
- 1:00—**Afternoon Sessions begin with a General Track and a Caregiver Track
- 3:00—**Adjourn

Boone County Cooperative Extension Service office*

6028 Camp Ernst Road
Burlington, KY 41005
(859) 586-6101 or
boone.ca.uky.edu to register

Lunch provided for those registered by 5/3/2022.

Food and lunch sponsors include Madonna Manor, Northern Kentucky Cooperative Extension offices.

* Please note the location has changed from the original notice.

alzheimer's  association®

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LEXINGTON, KY 40546

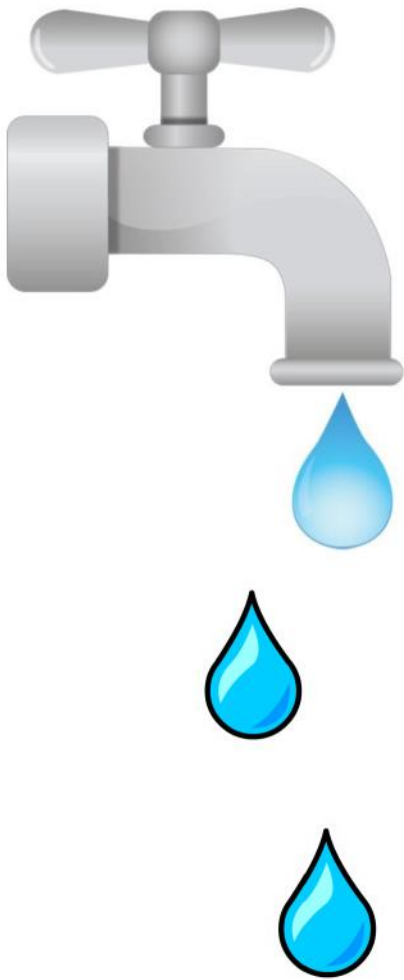


Disabilities accommodated with prior notification.

FlowerBuds

At the March Flowerbuds Program, we talked about the weather. We made weather spin wheels, rain sticks, and sun, rain, and clouds made out of food.





Are You Water Aware?



Search, learn, and complete the questions on the back about Kentucky Water. Use your supersleuth powers to search reputable on-line sites and find the answers to these questions.

(HINT – start with your Kentucky Cooperative Extension Service!)

Return to the Kenton County Extension Office by: **Friday June 3, 2022**
10990 Marshall Road
Covington, KY 41015
Questions? Call 859-356-3155

**5 winners will be drawn from the returned, completed forms.
Those 5 individuals will win an awesome prize.**



Start NOW!



ON BACK

Activity sponsored by Northern Kentucky Area Extension Homemaker Housing, Energy, and Environment Co-chairs



Name _____ County _____

Phone Number _____

ARE YOU WATER AWARE?

1. Each of us lives in a watershed. A watershed is an area of land that drains water to the same waterbody, like a stream. Which Kentucky watershed do you live in?
2. When rain or snowmelt flows over surfaces such as rooftops, sidewalks, or driveways, it is called stormwater. As stormwater moves across lawns and paved areas, it can pick up a variety of substances. Name at least one: _____
3. True or False: Are you thinking that it's time to apply fertilizer to your lawn? Think again. Waiting until fall will improve the health of your lawn, decrease spring mowing and reduce heat stress and other disease problems in summer. Remember, improperly timed fertilizer applications increase the risk for nutrient pollution in stormwater.
4. True or False: If you are throwing your spent smokes on the ground you are trashing Kentucky, no buts about it. Cigarette butts are litter. In fact, they are the number one littered item in America. Rainwater washes them through stormwater systems and into our streams. Not only do they trash our state, most cigarette filters contain plastics which degrade slowly, polluting our water.
5. Do you know where your drinking water comes from? If you get your water from a public water supplier then figuring out where your drinking water comes from is an easy task. Public water suppliers are required to provide their customers with consumer confidence reports each year. The report includes information about the quality of your drinking water and the source of your drinking water, whether it be a groundwater source or a local surface water body. Name the source of your water or name of your water district:

6. Have you given much thought to storm drains? Storm drains help prevent flooding by draining rainwater and melted snow and ice off paved surfaces. As the water runs off paved surfaces, it enters a storm drain and is carried and released into a nearby waterbody. One common mistake that many people make is that the water runoff, often referred to as stormwater, is treated and cleaned after it enters a storm drain. This is far from the truth. Stormwater that enters a storm drain is typically not cleaned or treated before entering a stream, river, or lake. That means as stormwater flows across parking lots, streets, and sidewalks, it picks up pollutants on the ground. The polluted stormwater then enters a storm drain which transports the stormwater to a nearby water body. As a result, these water bodies have poor water health, and can be hazardous to animals and humans. You can help prevent stormwater pollution by:

7. The Kentucky Division of Water reported that in 1900 the average person used 5 gallons of water each day. Approximately how many gallons do we use in a day now? _____
8. List 3 things consumers can do to lower their water use



Health and Travel

Brooke Jenkins-Howard, Sally Mineer, Alex Elswick, and Jennifer Hunter, Family and Consumer Sciences

Getting sick on vacation is bad news. It has the potential to ruin the trip for everyone. Finding quality medical care while on vacation can be difficult as well. While you may not always be able to prevent illness when travelling, you can be adequately prepared to minimize your symptoms and to get back to reclining comfortably on the beach as soon as possible. Consider the following suggestions to prepare for the possibility of health complications while traveling.

Medical and Dental Emergencies

Occasionally, medical and dental emergencies can occur and it is best to plan ahead should the need for assistance arise. When traveling in the United States, a high standard of medical and dental care can be assumed. You should be familiar with your health insurance plan to know the coverage limits and providers in the area where you are traveling. If you are traveling abroad, talk with your health provider about chronic health problems, pregnancy or immunizations to avoid problems while traveling.

Medical care in developing countries may be below American standards. It is a good idea to get the address and phone number of the embassy and consulate in the country you will be visiting. If you need medical attention, these offices can guide you to safe medical treatment.

Make your travel experiences more pleasant by planning ahead to prevent some of the most common ailments. Here are some precautions you may take for common ailments:

• Dehydration

- Drink plenty of fluids.
- Avoid caffeinated drinks.
- Stay out of the sun as much as possible.

• Allergies

- Pack your own pillowcase.
- Request a non-smoking room.

• Diarrhea

- Avoid uncooked meat, raw fruits and vegetables and unpasteurized foods.
- Drink only bottled water.

• Arthritis

- Take frequent walking breaks.
- Pack aspirin, anti-inflammatory drugs, or any prescriptions normally used for arthritis.



• Motion sickness

- Avoid reading while in moving transportation.
- Book a room in the middle of the boat while on a cruise.
- When flying sit near the wing of the plane.

Vaccinations

You may be required to carry an International Certificate of Vaccination (also known as a Yellow Card), or proof that you have had certain vaccinations before entering some countries. You can contact the foreign embassy or go to travel.state.gov to check for entry requirements. Also, the Centers for Disease Control (CDC) and the World Health Organization (WHO) recommend vaccinations and precautions for traveling to certain destinations. Check the websites for these organizations to stay up-to-date on travel advisories, the risk for disease outbreaks, etc.

Health Insurance

It is very important that you check with your healthcare insurance provider to determine what medical expenses, if any, will be covered while you are traveling internationally. Most major insurance providers will cover medical expenses that are "customary and reasonable" but will not pay for a medical evacuation back to the United States (the average evacuation costs around \$100,000). You may wish to consider purchasing a supplemental travel healthcare insurance policy to ensure that all costs, including an evacuation, are covered. Supplemental insurance is particularly important for older adults as Medicare does not cover healthcare costs outside of the United States. However,

(continued on next page)

Health and Travel

(continued from page 17)

the 50 states, the District of Columbia, Puerto Rico, the US Virgin Islands, Guam, the Northern Mariana Islands, and American Samoa are considered part of the United States. In rare cases, Medicare may pay for inpatient hospitalization, doctor visits, ambulance services, or dialyses. Visit [Medicare.gov](https://www.medicare.gov) for more information.

Some helpful questions you may want to ask your insurance company about your coverage while traveling include:

- Does my policy cover emergency expenses abroad, such as a return trip to the US for treatment, in the event that I become ill?
- Does my policy cover high risk activities such as mountain climbing or parasailing?
- Does my policy cover preexisting conditions?
- Will my insurance pay foreign hospitals and doctors directly?

Remember: Travel insurance and travel medical insurance are different. Travel insurance insures your financial investment in your trip, whereas travel medical insurance covers medical costs incurred during your trip.

Be sure that you have all essential prescription medications with you before embarking on your trip. Pack enough of your medication to last you for your entire trip as well as a few extra in the case of an unexpected delay. Carry your medications in the original labeled container and pack them in your carry-on bag. It is also a good idea to have the generic name and dosage of your medications written down in the event

that you need your prescription refilled while traveling. Also, be aware that nonprescription medications and vitamins may not be available or in the same form that you take.

If you wear eyeglasses, be sure that you have extra pair with you in the event that they are lost or stolen. Individuals who wear hearing aids should also bring spare batteries with them, as it is difficult to find the right size batteries in many international destinations.

Crisis Management

Unfortunately, traveling outside the United States may expose you to potential crises (i.e. disease outbreak, terrorist activity, etc.). Here are some recommendations to keep you and your loved ones safe and prepared for a potential crisis:

- Learn about your destination country including visa requirements, laws, and customs.
- Heed travel warnings and travel advisories. You can learn more about travel warnings at travel.state.gov.
- Keep contact information for the closest US embassy or consulate.
- Keep a list of emergency contacts and consider making a communication plan to reach family and friends.
- Consider making an alternative communication plan in the event that phones are inaccessible in a crisis.

References

United States Department of State – Bureau of Consumer Affairs, Retrieved from <https://travel.state.gov/content/travel.html>.

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

FAMILY AND CONSUMER SCIENCES





How to Combat Rising Costs of Living across Kentucky

Source: Nichole Huff, Ph.D., Assistant Extension Professor, Family Finance and Resource Management



Kentuckians are feeling the weight of rising living expenses. With national inflation at 7.5%, prices for goods and services are at record highs. These steep costs have forced many households to consider ways to better manage their resources.

To combat rising living expenses, start by finding intentional ways to manage your resources, reduce expenses and stretch your income. Below are a few ways to help your budget absorb the ill effects of inflation.

An inexpensive way to reduce heating and cooling bills is to check for insulation leaks around your home. Simple repairs, such as purchasing a bottle of expanding foam for under \$10, can help if you have cracks around windows or foundations. Stick-on foam strips to place under your doors or along vertical openings also sell for less than \$10.

Setting your thermostat at 68 degrees or below in the winter, or 78 degrees or above in the summer, can reduce your annual heating and cooling costs by as much as 10%. Remember to regularly clean or change your air filters to keep your HVAC system efficiently working.

Free gas station apps or websites track the best local prices on gasoline. If your vehicle can operate on

regular gas, choose that over mid-grade or premium fuel options. You are likely to find better deals at stations away from major highways or intersections. Traveling between 65 and 75 mph on highways can save 10% to 20% on fuel costs. Keeping your car's maintenance current can help to keep it running at optimal capacity. Check your tire pressure and look for opportunities to batch errands. Carpool, take public transportation or walk when possible.

Track sales at your local grocery stores and stock up on pantry and freezer staples when items are on sale and in stock. Shelf-stable items such as canned vegetables, legumes and grains can add volume to your meals for less money. Freeze produce, meats or some cheeses when you find them on sale. Meal plan before you go shopping and select recipes that will yield leftovers or that can be repurposed in multiple meals.

Be flexible when you shop for and prepare meals. Select store-brand products to save money. Explore adding meat- or dairy-free recipes to your menu to cut costs on higher-priced ingredients. When you look for small ways to save money on everyday essentials, you can stretch your dollars.

**The Campbell County Homemakers to host
Ladies Just Wanna Have FUN Day!**



Save the Date!

*Work on sewing, knitting,
scrapbooking, reading, card making,
organizing pictures,
recipes or just enjoy sitting and
talking with old or new friends!*

Saturday, April 23, 2022

9 a.m. to 5 p.m.

Cost for Members \$15 or Non-Members \$20 includes 2022 membership.

Location: Campbell County Extension Office
3500 Alexandria Pike, Highland Heights, KY 41076

We will provide light prepackaged snacks and drinks. Lunch on your own.

For info, call Barb 859-448-9012 and leave a message or

E-mail: cchomemakerevents@gmail.com

Name _____
Address _____
Phone _____
Email _____

**All reservations need to be in by
April 20th Make checks payable to:
Campbell County Homemakers**

Send Registration form and payment to: Mary Lou Vogel
P.O. Box 6
Silver Grove, KY 41085

**For setup purposes,
please indicate**

I will be sewing.
 I will be crafting.
 I need access to electricity.

