

Family and Consumer Sciences



HOPKINS COUNTY COOPERATIVE EXTENSION SERVICES 75 CORNWALL DRIVE MADISONVILLE, KY 42431-8780 (270)821-3650 WWW.CA.UKY.EDU/CES



#### **HAPPY SEPTEMBER!**

As the temperatures begin to cool down it is important to think about how you are going to stay physically active during the fall and winter months. According to the CDC, adults are recommended to get 150 minutes of moderate-intensity activity and at least 2 days of activities that strengthen muscles a week (How much physical activity do adults need? 2022).

There are different options you can choose from when trying to meet your weekly physical exercise recommendations (How much physical activity do adults need? 2022).

- 1.150 minutes of moderate-intensity aerobic activity and 2 or more days of muscle-strengthening activities a week (How much physical activity do adults need? 2022).
- 2.75 minutes of vigorous-intensity aerobic activity and 2 or more days of muscle-strengthening activities a week (How much physical activity do adults need? 2022).
- 3. A mix of moderate and vigorous-intensity aerobic activity on 2 more days a week along with 2 or more days of muscle-strengthening activities (How much physical activity do adults need? 2022).

For children, the CDC recommends the ages 6 to 17 years of age get 1 hour of moderate to vigorous physical activity daily and children 3 to 5 years old get physical activity throughout the day (Physical activity recommendations for different age groups 2021).

To help you get motivated this fall, I will be hosting a Fit-tober walking challenge in October to help you get started! Be sure to check out the flyer inside this month's newsletter to find out more. Make sure you are also thinking about keeping your kids active this fall and winter! One way to keep them active is to get them involved in 4-H activities. 4-H has a lot of fun activities and programs starting up this fall. You can contact the Extension office or check out the Hopkins County 4-H Facebook page to find out more.

For some tips on how to eat healthier and to learn delicious new recipes. Check out the cooking through the calendar monthly cooking demonstration be sure to check out the Hopkins County Nutrition Education Program Facebook page for more information. The recipe for September is Honey Mustard Chicken Tenders!

#### What's in this issue:

- Grilling Isn't Just for Meat
- Upcoming Events & Classes Fit-tober Event Homemaker Meetings Dates
- Money Wise Preparing for Retirement
- Health Bulletin Recovering from Mental Health and Substance Use Disorder

September Recipe of the Day Calendar



Following us online is an easy way to keep up with <u>Hopkins County Extension</u> <u>Family and Consumer Science</u>

Amonda Dome AMANDA DAME

*County Extension Agent for Family and Consumer Sciences* 

Centers for Disease Control and Prevention. (2022, June 2). How much physical activity do adults need? Centers for Disease Control and Prevention. Retrieved August 9, 2022, from https://www.cdc.gov/physicalactivity/basics/adults/index.ht

Centers for Disease Control and Prevention. (2021, July 29). Physical activity recommendations for different age groups. Centers for Disease Control and Prevention. Retrieved August 9, 2022, from

https://www.cdc.gov/physicalactivity/basics/age-chart.html

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

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### GRILLING ISN'T JUST FOR MEATS

While meats are often the first foods that come to mind when we talk about grilling, they are not the only foods that are tasty when cooked on the grill. Grilling fruits and vegetables brings out sweet caramelized flavors, taking the taste to a whole new level. You can grill most fruits and vegetables, but you will want to avoid those with a high water content. Steer clear of cucumbers, celery, lettuce, and most leafy greens.



Start with a clean grill, and wash the produce well. Cut or slice into equal-size pieces, but not too thin. When grilling fruits and vegetables, it is best to leave the skin on as this will help the cuts keep their shape. Fruits and vegetables cook best over medium-high heat as this allows for a nice sear. Place them right on the grate or on skewers to make kebobs. Cook two to three minutes per side and then move them to the side or the upper rack out of direct heat to finish cooking. Fruits and vegetables don't have to be cooked to a certain temperature like meats, and the cooking time will vary depending on size and shape. Fruits and vegetables are done when they are tender. Just poke them with a fork to check.

Most fruits do well on the grill as long as they are not too ripe. Peaches, pears, pineapples, bananas, apples, and melons grill well. Small fruits and berries can be placed on skewers or grilling mats to keep them from falling through the grates. For best results, brush the fruit with a little olive oil or butter (to prevent sticking) and a mixture of citrus juice, maple syrup, or honey before grilling. For added flavor, try adding cinnamon, chili powder, smoked paprika, or a curry blend.

Root vegetables always do well on the grill. Corn on the cob, asparagus, squash, peppers, onions, and eggplant are also great on the grill. Brush with a little olive oil or butter, and season with a variety of herbs. Try using balsamic vinegar for added flavor as well.

Don't be afraid to experiment with new foods on your grill. For more information on grilling and food safety, contact your local Cooperative Extension Office.

Reference https://extension.psu.edu/grilling-fruits-and-vegetables Source: Annhall Norris, Extension Specialist for Food Preservation and Safety

join us for our UPCOMING EVENTS AND HOMEMAKERS HAPPENINGS

September Lender Lesson Charcuterie Boards 101

Learn all about the latest culinary trend, the charcuterie board. From design to safety, this hands-on class will provide you with the tools to impress when entertaining friends, family, and neighbors. The class will be taught by Cecelia Hostilo. The class will be held on August 31st at 10:00 at the Muhlenberg County Extension Office. If you are interested in attending and would like to ride in the office van to the Muhlenberg County office, please call the Extension Office to sign up. The class will also be taught by zoom on August 30 at 10:00 at https://uky.zoom.us/j/81361684081

Or iPhone one-tap (US Toll): 81361684081# Or Telephone Dial: +1 646 931 3860 (US Toll)

### join us for our UPCOMING EVENTS AND HOMEMAKERS HAPPENINGS





#### HOMEMAKER MEETINGS

#### **Piecemakers**

Hopkins Co. Extension Office September 10th from 8:00-3:00 September 27th from 2:00-8:00

#### <u>Needles & Yarn</u>

Hopkins Co. Extension Office September 14th from 12:00-2:00

# Happy HomemakersHopkins Co. ExtensionOfficeSeptember 21st at 1:00Dalton HomemakersSeptember 8th





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



#### FAMILY AND CONSUMER SCIENCES

Building strong families. Building Kentucky. It starts with us.



## Fit-tober HOPKINS COUNTY

A fun way to encourage the community to walk more every day! During the four weeks, you can challenge your friends, family, and coworkers to increase how much they walk from week to week.

# get fitblue.

#### **REGISTER FOR A FITBLUE CHALLENGE!**

- 1. Download the app
- 2. Click on GameMode (Dice on the bottom of the screen)
- 3. Click on Challenge (Middle of screen)
- 4. Select Join Challenge (Bottom of screen)
- 5. Under Search Challenge, type in county name
- 6. Join your local challenge

#### Download our FREE FitBlue app

Get physical activity and meal suggestions, track your movement and eating, and improve your mindfulness!









#### Download the Fitblue app to sign up for the challenge and to compete.

Participants who reach 50 miles get a stretch band set Participants who reach 100 miles get a t-shirt Monday meet up at Mahr Park Enrollment Start Date: September 12, 2022 Enrollment End Date: October 02, 2022

Challenge Start Date: October 03, 2022 Challenge End Date: October 30, 2022

Tally End Date: November 04, 2022

### Challenge Code: OA2INs





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# VALUING PEOPLE. VALUING MONEY.

#### **SEPTEMBER 2022**

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

#### THIS MONTH'S TOPIC: PREPARING FOR RETIREMENT

Understanding the basics of saving for retirement is an important step in planning for your financial future. With the average American living to nearly 80 years old or older, a person could spend 20 to 30 years in retirement. The Internal Revenue Service estimates you may need up to 80% of your current income to retire comfortably. Thankfully, there are a variety of plans and options available to help you save today for a more secure tomorrow.

#### **START SAVING EARLY**

Retirement plans are designed to help you financially prepare for your future. It is important to start saving for retirement as early as possible, especially if you want to maintain the standard of living to which you are accustomed. If you don't have a lot to invest currently, know that a little money invested with compounding interest can go a long way.

The IRS offers examples of the value of future retirement savings:

Monthly Savings, 6%	5 years	15 years	20 years
\$50	\$3,506	\$14,614	\$23,218
\$200	\$14,024	\$58,455	\$92,870
\$500	\$35,059	\$146,136	\$232,176



#### **UNDERSTANDING SOCIAL SECURITY**

Don't expect government benefits to finance your retirement. The average monthly benefit paid by the Social Security Administration is \$1,200. To estimate your retirement benefits at different ages (such as ages 62, 65, 67, or 70), visit https://www. ssa.gov/myaccount/retire-calc.html or log in to your "my Social Security" account. This is an important decision, especially since no one age works for everyone because of differing lifestyles, finances, personal needs, and retirement goals.

#### **TYPES OF RETIREMENT ACCOUNTS**

IRAs, otherwise known as Individual Retirement Arrangements or Accounts, can help you save for retirement above Social Security benefits. Three common retirement plans are the traditional IRA, Roth IRA, and traditional 401(k). The minimum age to begin receiving benefits differs depending

#### Cooperative Extension Service

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#### IT IS IMPORTANT TO START SAVING FOR RETIREMENT AS EARLY AS POSSIBLE



on the plan and circumstances (and can range from age 55 to 59 ½ to 72, for example). Talk to a licensed financial advisor at a bank, credit union, or a licensed brokerage firm as you consider what is best for your finances and retirement goals.

A **traditional IRA** is an individual retirement account that allows you to make pre-tax contributions. This means you don't pay taxes on IRA deposits or earnings until retirement. Then in retirement, the withdrawals you make are taxed as income. Traditional IRAs can be beneficial if you expect to be in a lower tax bracket when you retire.

A **Roth IRA** is an individual retirement account where your contributions are made with funds that have already been taxed. This means the earnings and withdrawals you make during retirement are tax-free.

A **traditional 401(k)** is an employer-sponsored retirement plan that allows employees to make pre-tax contributions through payroll deductions. This means deposits go directly from your paycheck to your account. Most 401(k) plans also offer employees a choice of investment options. Some employers will match your contributions. It is important to take full advantage of employer matching to maximize your retirement savings. Employee and employer contributions to a 401(k) plan, as well as any earnings from the investments, are tax-deferred. This means you pay taxes only when you withdraw the savings.

#### **REQUIRED MINIMUM DISTRIBUTIONS (RMDs)**

You cannot keep money in your retirement accounts indefinitely. Most traditional IRA or 401(k) retirement plans require you to begin making withdrawals (or "required minimum distributions") when you reach a particular age. (It's generally 70 ½ or 72, depending on your birth year. See https:// www.irs.gov/retirement-plans/plan-participantemployee/retirement-topics-required-minimumdistributions-rmds for more information.)

#### **PLANNING AHEAD**

It is up to you to plan for your retirement. Investing in retirement savings allows you to take charge of your financial future. Whether retirement is a few years or a few decades away, using the resources and advisors available through your workplace or financial institution can help make the process less intimidating. For more information online, visit https://www.irs.gov/retirement-plans.

Also, consider using free online tools offered by the U.S. Department of Labor to help you establish financial goals and priorities, create a cash flow spending plan, reduce debt, and save for retirement. These are available at https://www. askebsa.dol.gov/SavingsFitness/Worksheets.

Contributing student authors: Cooper Cantrell and Miranda Bejda Written by: Nichole Huff | Edited by: Alyssa Simms | Designed by: Kelli Thompson | Images by: 123RF.com

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





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

ADULT HEALTH BULLETIN

#### SEPTEMBER 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

#### **THIS MONTH'S TOPIC:**

### RECOVERY FROM MENTAL HEALTH, SUBSTANCE USE DISORDERS



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S eptember is National Recovery Month. Recovery Month celebrates the gains made by those in recovery from substance use and mental health. We celebrate them just as we celebrate improvements made by those who are managing other health conditions such as hypertension, diabetes, asthma, and heart disease.

Recovery Month is held every September to increase awareness and understanding of mental health disorders and substance use disorders and to celebrate those in recovery. Mental health and substance use disorders affect

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

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, or physical or mental disability. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.





LEXINGTON, KY 40546

#### People can get help by calling or texting the Suicide and Crisis Lifeline at 988 or calling the KY Help Call Center at (833) 859-4357.

#### Continued from page 1

all communities nationwide. With commitment and support, those affected can improve their health and overall wellness. Recovery Month spreads the message that people can and do recover every day.

Substance use disorder is on the rise, and the COVID-19 pandemic has a large part to play in this.

During the pandemic, we have also seen a significant rise in mental health problems including depression, anxiety, and addiction. According to the Centers for Disease Control and Prevention (CDC), 13% of Americans reported starting or increasing substance use as a way of coping with stress or emotions related to COVID-19. In fact, the same CDC report revealed that drug overdose deaths in the U.S. reached an all-time high in 2021, increasing 15% from 2020.

The good news, according to the latest U.S. National Survey on Drug Use and Health, is more than 75% of people addicted to alcohol or drugs recover. That means their condition improves and substance use no longer dominates their life. Through Recovery Month, people become more aware and able to encourage those in need to seek recovery services for help. Addiction occurs far more often and in many more people than some might realize, especially after two years of a pandemic. Addiction is common, and so is recovery. There is no shame in asking for help.

#### 988 Suicide and Crisis Lifeline

People can call or text 988. The Lifeline provides 24/7, free, and confidential support for people in distress, prevention and crisis resources for you or your loved ones, and best practices for professionals in the United States.

#### KY Help Call Center: (833) 859-4357

Individuals seeking treatment for themselves or others — as well as family members who have questions or are in need of support – can call tollfree and speak with a specialist about available treatment services most relevant to their needs.



The Call Center is manned Monday through Friday from 8:30 a.m. to 5:30 p.m. (EDT). During nonbusiness hours callers may leave their name and contact number and a specialist will be in touch.

#### SOURCES:

- Czeisler M. É., Lane R. I., Petrosky E., et al. Mental Health, Substance Use, and Suicidal Ideation During the COVID-19 Pandemic — United States, June 24–30, 2020. MMWR Morb Mortal Wkly Rep 2020;69:1049–1057. DOI: http://dx.doi.org/10.15585/mmwr.mm6932a1external icon.
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- https://www.samhsa.gov/data/sites/default/files/reports/ rpt32834/Kentucky-BH-Barometer\_Volume6.pdf

#### ADULT HEALTH BULLETIN

Written by: Dr. Natalie Jones, MPH, DrPH Edited by: Alyssa Simms Designed by: Rusty Manseau Stock images: 123RF.com, Adobe Stock

