

February 2023



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



## FCS Newsletter

### Words from your FCS County Agent

## Happy February

I know the weather has been crazy these last few days. Make sure to dress warmly and try to stay safe!

February is American Heart Month so let's think about, and possibly implement, new changes. Be sure to start slowly so you do not overwhelm yourself!

For more information for heart awareness, make sure to check out the CDC Website ([www.cdc.gov](http://www.cdc.gov)).

Be sure to take a look to see if any programs for this month interest you. If you have any ideas for programs related to Family and Consumer Science please let me know!

Best Wishes,

*Brittany Thomas*  
Family and Consumer Science Agent

### In This Issue:

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Upcoming Events  
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Moneywise  
Homemaker  
Leader Lessons

### Contact Us:

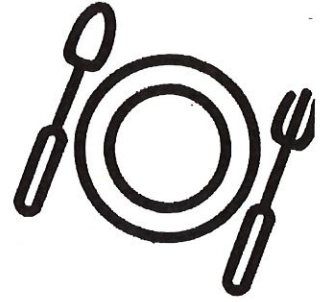
Marion County Extension  
Office  
416 Fairgrounds Rd,  
Lebanon, KY 40033  
(270)-692-2421  
[brittany.thomas@uky.edu](mailto:brittany.thomas@uky.edu)







# Family Meal Time



Sitting down for a family meal is one of the easiest proven methods to enrich your young person's life.

Regular family mealtimes help youth do better in school on tests, homework, and improve general intellectual development



Social benefits include better social adjustment, especially for teenagers, and stronger family bonds.



Involving your whole family in meal preparation can reduce time spent "working while maximizing bonding time.



You don't have to have family meals every night; work around your family's schedule. Even just one or two meals a week can make a lasting impact.





# Upcoming Events

## February 2nd

Homemaker Info Session  
6pm  
Marion County  
Extension Office

## February 7th

Area Homemaker Meeting  
10am  
Breckinridge County  
Extension Office

## February 15th

Cooking Through the Calendar  
6:30pm  
Marion County Extension Office

## February 28th

Laugh and Learn  
10:30am  
Marion County Public Library

Have an idea for a  
program or  
something you would  
like to see?  
Feel free to contact  
me to let me know!



Marion County  
Cooperative Extension



Tune in to 100.9 WLSK every  
Wednesday morning  
(8:30am) for office updates



<https://marion.ca.uky.edu/>



## Lincoln Trail Area Homemaker Lesson Ballot Fall 2023 - Spring 2024

**Please return to the Extension Office by April 14, 2023.**

*You can vote as individuals or clubs. If you vote by clubs, remember to put the number of votes in the blank beside each lesson rather than a checkmark.*

### Environment, Housing, and Energy

#### **NEW!! Radon: A Silent Killer**

Do you know which cancer is the nation's leading cause of deaths? It may surprise you. The answer is lung cancer. And something in Kentucky homes may be contributing to the cause. Kentucky leads the nation in the number of new cancer cases and lung cancer deaths. Not only is this because of Kentucky's high smoking rates, but also due to Kentucky's high radon levels. Radon is more than an element on a chemical chart. Curriculum materials include marketing tools/information flyer, facilitator's guide, publication, PowerPoint, resource list for meeting with radon contractors, and evaluation. *This lesson is part of the Environment, Housing and Energy Program of Work for 2022-2024.*

### International

#### **NEW!! Healthy Eating Around the World**

We'll take a trip around the globe to learn about dietary recommendations from other countries. Along the way, we'll learn about new foods and ways of eating. As we arrive back in the U.S., we'll reflect on what we learned and see how advice about a healthy diet is remarkably similar, no matter where on Earth we live. This lesson includes a facilitator guide, publication, training slides, leader lesson letter, activities, marketing pieces, and an evaluation. *This lesson is part of the International Program of Work for 2022-2024.*

### Family and Individual Development

#### **NEW!! Self-Care and Self-Pampering**

Self-care is about realizing and prioritizing one's own importance and well-being. It means not ignoring individual needs, including things that feel good and spark happy feelings. Self-care is about extending the same time, kindness, and consideration to yourself as you do to those around you. This KEHA lesson will help participants take control of their own well-being beyond the basic self-care recommendations (eat, move, manage stress, sleep). This lesson will focus on self-pampering. It will highlight healthy adornment practices that can help us feel good in the moment – from sheets to hair accessories. Program materials will include a facilitator guide, training slides, publications, podcast recordings, mailbox club member materials, and an evaluation. *This lesson is part of the Family and Individual Development Program of Work for 2022-2025.*



### \_\_\_ **NEW!! KEHA Plays Pickleball**

In general, sports are good for physical and mental health. Yet to some, sports are intimidating. Pickleball is America's fastest growing sport that all ages and skill levels can play. It is a cross between ping-pong, badminton, and tennis. It is easy to learn, fun play, and fun to say! Using paddles and light-weight balls, the open play format allows for both social and physical activity. This lesson will highlight the health benefits associated with the sport and teach KEHA members how to play. This lesson includes a facilitator guide, publication, training slides, mailbox club member materials, activities, marketing pieces, and an evaluation.

### \_\_\_ **NEW!! Recognizing and Coping with Trauma After a Natural Disaster**

This lesson will focus on coping with trauma that may occur after a natural disaster. However, leaders should keep in mind that trauma can result from other forms of loss besides a natural disaster. Trauma is our body's response when we experience an event that is life-threatening or emotionally hurtful. A simple way to think about trauma is to consider the most stress you can handle in response to an uncontrollable event. In many cases, the event disrupts your ability to cope because of the significant loss of relationships and things necessary to meet your basic needs. For example, trauma can occur when lose loved ones, friends, personal possessions, or critical parts of your community. The lesson will provide valuable tips and skills to aid in recognizing and coping with trauma as well as how to help others in the community who might experience trauma.

### \_\_\_ **NEW!! Understanding and Preventing Suicide**

The thought of someone taking their own life is difficult to think about much less talk about. This is because the loss of someone in our family or community to suicide affects us, leaving us with questions or feelings of powerlessness. This lesson will focus on understanding some of the causes of suicide, the risk of suicide in farmers and rural communities, and how to recognize the warning signs for suicide. Additionally, the lesson will cover key tips on how to prevent suicide and what to do if someone you know is struggling with thoughts of suicide.

## **Food, Nutrition, and Health**

### \_\_\_ **NEW!! Savor the Flavor: Building Flavor with Herbs**

Individuals preparing meals at home are more likely to meet the daily recommendations for fruits, vegetables, and whole grains. However, individuals share they find it difficult to add flavor while keeping their meals healthy. This lesson encourages participants to use herbs to add flavor and make nutritious meals more exciting. The lesson goal is to increase knowledge about various types of herbs and how to incorporate them into food preparation and cooking. Lesson materials include a publication, logo, facilitator guide, leader lesson letter, flyer, PowerPoint presentation, evaluation, crossword puzzle, and five other activity options. *This lesson supports the Food, Nutrition, and Health Program of Work for 2022-2024.*

### \_\_\_ **NEW!! Savor the Flavor: Seasoning with Spices**

Individuals preparing meals at home are more likely to meet the daily recommendations for fruits, vegetables, and whole grains. However, individuals share they find it difficult to add flavor while keeping their meals healthy. This lesson encourages participants to use spices to add flavor and make nutritious meals more exciting. The lesson goal is to increase knowledge about various types of spices



and how to incorporate them into food preparation and cooking. Lesson materials include a publication, logo, facilitator guide, leader lesson letter, flyer, PowerPoint presentation, evaluation, word scramble activity, and five other activity options. *This lesson supports the 2022-2024 Food, Nutrition, and Health Program of Work.*

### \_\_\_ **NEW!! Lead Your Team: Health Literacy for the Win!**

Have you ever been confused by the words your doctor was using during an appointment? Or maybe you were unsure when and how often to take a prescription medicine? Maybe you want to be informed when you take your loved one to the doctor. These are just common examples of opportunities to use health literacy. It is estimated that 9 out of 10 adults have difficulty understanding and using health information. But don't worry! Everyone has struggled with health literacy. This lesson will focus on increasing health literacy and empower you to step up and lead your health-care team in reaching your overall health goals. Several resources are available to support this lesson including a logo, flyer, facilitator guide, leader lesson letter, PowerPoint presentation, evaluation, Question List for Healthcare Providers, word scramble activity, and three role-playing scenarios.

### \_\_\_ **NEW!! Planning Thrifty and Healthy Holiday Meals**

Cooking during the holidays doesn't have to be stressful or expensive. This lesson will focus on healthy meal planning strategies and ways to stay within your budget when preparing for a large holiday meal. You will learn kitchen time management strategies to reduce the hassle of cooking, ways to prepare low-cost and delicious recipes, holiday food safety tips, and how to maximize your leftovers to avoid waste. *(Materials are available at [www.kynep.ca.yky.edu](http://www.kynep.ca.yky.edu), under Agent Login.)*

### \_\_\_ **Making the Most of Meals while Traveling**

For many, planning travel adventures can be just as fun as the trip itself. It is fun to daydream about where you will stay, how you will get there, and what you will do when you arrive — but what about the food and drinks during the trip? Research suggests meals and other food items can make up 25% of a travel budget. Planning and preparation may save money, as well as increase the balanced and nutritious meals eaten while traveling. This lesson will walk through simple and effective strategies to make the most of meals while traveling. Lesson materials include a publication, facilitator guide, leader lesson letter, PowerPoint presentation, evaluation, supplemental handout, word search, and three other activity options.

### \_\_\_ **Healthy Outdoor Cooking Resources**

Spending time outdoors is always fun, but it can be even more fun when you include food. The resource kit for this lesson includes food safety information, outdoor activities, and recipes that meet the Dietary Guidelines for Americans. Participants also may improve mental health by learning about "shinrin-yoku," a Japanese method of forest meditation. In addition to the resource kit, the lesson package will include a facilitator's guide, PowerPoint presentation, reproducible materials for activities, evaluation materials, success story template, and marketing materials. *(Materials available at [www.kynep.ca.yky.edu](http://www.kynep.ca.yky.edu), under Agent Login.)*

## **Leadership Development**

### **\_\_\_ People Learn with a Purpose: Understanding Learning Styles**

Understanding why and how you – or your learners, if you are leading a group – learn best is the key to a positive learning experience. Lesson materials include a publication, facilitator guide, and evaluation. (*Lesson materials are available online at: <http://www2.ca.uky.edu/kccl/keld.php>.)*

## **Management and Safety**

### **\_\_\_ NEW!! Handy to Have: Emergency Health Information Cards**

An Emergency Health Information (EHI) Card can be a helpful tool to have. If you are ever in an emergency where you need immediate medical treatment, but are not able to communicate with first responders, an EHI Card can tell medical providers important information about how to help you. This lesson focuses on who can benefit from carrying an EHI card, information that should, and should not be included on an EHI Card, and where to put copies of an EHI Card. Curriculum materials include EHI Card template, participant handout, facilitator guide, PowerPoint slides, and evaluation. *This lesson is part of the Management & Safety Program of Work for 2023-2026.*

**\_\_\_ NEW!! Time Well Spent: Organizing Tips for Increased Productivity.** Productivity allows us to make progress on and complete necessary tasks. However, many people are not as productive as they would like to be. Through this lesson, you will learn how clutter and disorganization can negatively affect your productivity. You also will gain ideas for better ways to organize your time and workspace. Curriculum materials include publication, facilitator guide, PowerPoint slides, participant activities, and evaluation.

### **\_\_\_ NEW!! Understanding Your Credit Score**

Does one number define you? Find out about the meaning behind credit scores, what makes a good one, and how you can improve yours. Materials include an informational handout, podcast, facilitator guide, optional PowerPoint slides, evaluation, and marketing tools.

### **\_\_\_ Reducing the Risk of Identity Theft**

Identity theft is the most reported type of fraud complaint received by the Federal Trade Commission. Learn what identity theft is and how to reduce the risk, as well as what to do if it does happen to you. Curriculum materials include publication, facilitator guide, PowerPoint slides, participant activities, marketing tools, and evaluation.

### **\_\_\_ Scam Red Flags and Avoiding Fraud**

Americans lose billions of dollars each year to fraud. Anyone could become a victim. Stay safe by learning to recognize red flags of a scam and take steps to protect yourself from fraud. Curriculum materials include publication, facilitator guide, PowerPoint slides, participant activities, marketing tools, and evaluation.





# Cajun Seasoned Fish with Rice

- 1 tablespoon paprika
- 1 tablespoon dried oregano
- 1 tablespoon garlic powder
- 1 teaspoon ground black pepper
- 1 teaspoon salt
- 1 tablespoon butter
- 1 package (10 ounces) frozen vegetable blend with onions, celery, peppers, and parsley
- 3 cups cooked brown rice
- Nonstick cooking spray
- 1 1/2 pounds thawed fish fillets, any type
- 1 lime (optional)

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Combine paprika, oregano, garlic powder, pepper, and salt in a small bowl. Set aside.
3. Melt butter in a medium saucepan.
4. Add frozen vegetable blend.
5. Cook and stir over medium heat for 5 to 8 minutes or until vegetables are tender.
6. Add cooked rice and 1 teaspoon of prepared seasoning mix. Cook and stir until rice is heated through, about 3 to 5 minutes.
7. Reduce heat to very low. Cover rice mixture and keep warm while preparing fish.
8. Spray fish fillets on all sides with cooking spray and coat with seasoning mix. Remember to wash your hands after handling raw fish.
9. Place a large cast iron skillet or other heavy, nonstick skillet on the stovetop over medium high heat. Let the pan preheat until it's very hot but not smoking.
10. Place fish fillets in a single layer in the pan. The pan will smoke a little.



11. Cook fish over medium-high heat for 3 minutes. Use a spatula to carefully turn the fish over. The seasoning mixture will make a dark brown crust on the fish.
12. Cook the fish on the other side for 3 more minutes, or until it is solid white and flakes easily with a fork, or registers at least 145 degrees F when tested in the thickest part.
13. Divide fish into six portions and serve each piece over 1/2 cup of cooked rice.
14. Optional: Sprinkle fish with juice from one lime.
15. Refrigerate leftovers within 2 hours.

**Variations:** Add 1/4 teaspoon cayenne pepper or chili powder for a spicier mix.

**Makes 6 servings**  
**Serving size: 1 fish filet and 1/2 cup rice**  
**Cost per recipe: \$11.44**  
**Cost per serving: \$1.91**



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

**Nutrition facts per serving:**  
260 calories; 5g total fat; 2g saturated fat; 0g trans fat; 60mg cholesterol; 460mg sodium; 28g total carbohydrate; 3g dietary fiber; 2g total sugars; 0g added sugars; 26g protein; 20% Daily Value of vitamin D; 4% Daily Value of calcium; 10% Daily Value of iron; 10% Daily Value of potassium.

**Source:**  
Martha Yount, Nutrition Education Specialist, University of Kentucky Cooperative Extension Service







# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

FEBRUARY 2023

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | [nichole.huff@uky.edu](mailto:nichole.huff@uky.edu)

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

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

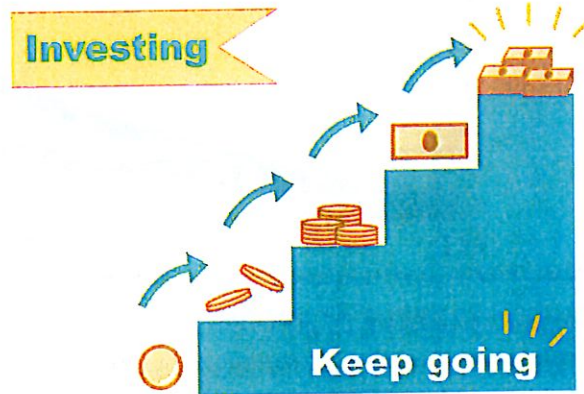
### UNDERSTANDING COMPOUND INTEREST

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

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

### PROS AND CONS OF INTEREST

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



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

### RISING INTEREST RATES

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

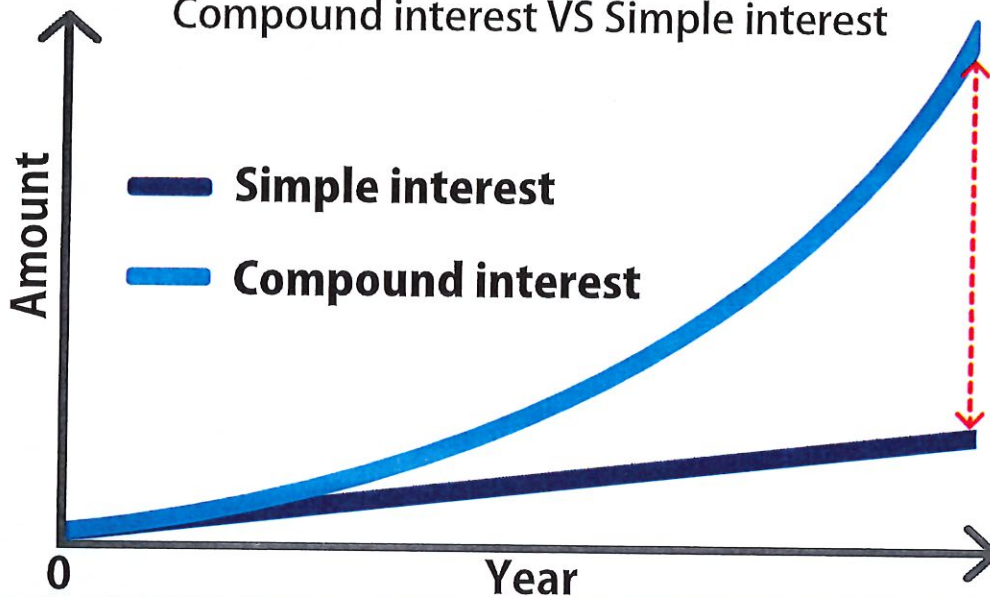




## THE MORE OFTEN THE INTEREST COMPOUNDS, THE FASTER IT WOULD GROW

### THE POWER OF COMPOUNDING

Compound interest VS Simple interest



#### COMPOUND INTEREST AT WORK

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

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

\*Chart assumes no further deposits are made.

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

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

#### REFERENCES:

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

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

Written by: Kelly May | Edited by: Nichole Huff and 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](mailto:nichole.huff@uky.edu)



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# Interested in Attending a Homemaker Leader Lesson??



January 26th  
1:30pm

Washington County Extension Office



March 2nd  
10:00am

Marion County Extension Office



March 30th  
9:00am

Marion County Extension Office



April 25th  
10:30am

Washington County Extension Office





