

MONTGOMERY COUNTY

Family & Consumer Sciences *Newsletter*

JULY 2024

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Fireworks Safety

Many celebrate the Fourth of July with barbecues and fireworks. Fireworks may be a fun spectacle, but setting them off yourself is risky. In 2020, there were 18 deaths and over 15,000 injuries related to fireworks nationally, according to the [Consumer Product Safety Commission](#).

Follow these tips for a safe celebration:

- Never let kids use fireworks (including sparklers, which are dangerous if someone is poked with one).
- Keep a bucket of water or a garden hose handy to extinguish any unexpected fires.
- If a firework fuse burns down but the firework doesn't detonate, leave it alone for at least 10 minutes and then put it in water.
- Never point a firework at another person, animal, or property.
- Have a designated adult shooter for fireworks, as alcohol and fireworks don't mix.
- Obey all local laws.

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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.

KEHA Notes:

- 2024 State Meeting was a success! State Meeting recap story and cultural arts winner lists are available on the state meeting webpage.
 - Welcome new KEHA officers who start July 1!
 - New KEHA Year Materials – July is the start of the new fiscal year for statewide KEHA. Coming soon:
 - + KEHA Manual Handbook and Appendix
 - + Theme-based officer training materials
 - Plan to prepare KEHA reports. Setting up a reporting "party" can make collecting local reports more fun!
 - + July 1 – CLUB-level reports are due (educational chair and VSU)
 - + August 15 – COUNTY-level reports are due. (educational reports online and VSU by paper)
 - + September 15 – AREA-level reports are due. (VSU by paper)
- Use the forms as they are added to the Reports website at www.keha.ca.uky.edu/contents/reports
- KEHA VSU reporting refresher webinar planned for July 31 at 11 a.m. Eastern time. Details coming soon.

FYI: There is no leader lesson this month for clubs!

ADULT HEALTH BULLETIN



JULY 2024

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

THIS MONTH'S TOPIC

5 TIPS TO MANAGE ARTHRITIS



More than 20 percent, or 1 in 5, Americans have arthritis. Arthritis is a joint condition that is marked by swelling or tenderness. If you have been diagnosed with arthritis, or experience joint pain, there are some steps you can take to manage your symptoms and feel better.

The Center for Disease Control (CDC) Arthritis Management and Wellbeing Program promotes five key messages to help adults affected by arthritis. These messages can help arthritis patients control their condition and their lives.

1. See a doctor. If you have joint pain, seek medical care and a diagnosis. There are many treatment strategies that help you feel better. These include physical therapy, supplements, lifestyle management, and prescription treatment for certain types of inflammatory arthritis.

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Adults should strive to get at least 150 minutes of moderate physical activity each week. You can break this up into short periods throughout the day and add it up over time.

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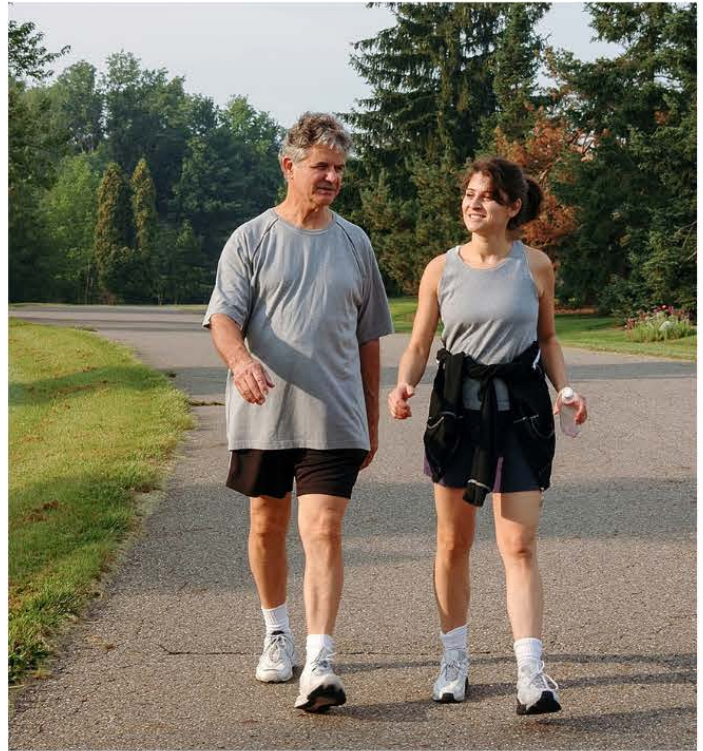
2. Be active. It can be difficult to want to move your body more when you are in pain. But believe it or not, the right kind of movement is key to reducing pain and improve function, and delay disability related to arthritis. Adults should strive to get at least 150 minutes of moderate physical activity each week. You can break this up into short periods throughout the day and add it up over time. If 150 minutes seems like too much, any physical activity is better than none. So, strive to be as active as you can.

There are evidence-based activity programs specifically for people with arthritis, such as Walk with Ease and Enhance Fitness, among others. These kinds of programs can help you learn how to move more safely and comfortably.

3. Watch your weight. Research shows that supporting a healthy weight can reduce limitations from pain, increase mobility, and limit disease progression. For some people that may mean taking steps to lose weight. For adults who are overweight, even a little weight loss can help arthritis-related pain and disability. For every 1 pound lost, there is a 4-pound reduction in the load exerted on the knee, a common joint where people experience arthritis.

4. Protect your joints. Be aware of activities that can put your joints at risk for injury, such as repetitive movements at work or with hobbies. Doing the same motion repeatedly can wear out a specific joint. It may be helpful to work with an occupational therapist to see if there are other movements that could save wear on those joints. Certain stretches or exercises can build up strength in surrounding muscles to protect your joints from injury, as well. There are also braces that you can wear to give your joints extra protection or prevent over-extension.

5. Take an arthritis management class. Interactive workshops teach self-management skills, are



generally low-cost, and are available across the country. Attending one of these programs can help a person learn ways to manage pain, exercise safely, and gain control of arthritis. Learn more about remote and in-person self-management education workshops at <https://www.cdc.gov/arthritis/interventions>.

Having arthritis may be a pain, but it does not have to define who you are or limit what you can do. Learning how to live with arthritis can help you to keep moving and enjoying your favorite activities with less pain.

REFERENCE:

<https://www.cdc.gov/arthritis/about/key-messages.htm>

ADULT
HEALTH BULLETIN

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Adobe Stock



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

JULY 2024

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THIS MONTH'S TOPIC: PROTECTING YOUR ASSETS WITH INSURANCE

When it comes to paying for auto, health, and home insurance, having adequate coverage is essential. However, you may be unsure what policies you need or how to determine if your coverage is enough. Learning how to protect your assets through insurance is a good step to ensuring you take care of your financial future.

AUTO INSURANCE

According to the Kentucky Transportation Cabinet, the KY Legislature has mandated a crackdown on uninsured motorists across the Commonwealth. The state of Kentucky requires that all drivers are insured under minimum liability coverage, often described as 25/50/25. This means you are insured up to \$25,000 for bodily injury per person, \$50,000 for bodily injury per accident, and \$25,000 for property damage per accident. Additionally, if you are borrowing money to pay for the car, you must make sure that you meet the requirements of both the state and the lender. Typically, lenders require collision and comprehensive coverage, but it will depend on your loan. Be sure to check your requirements. To learn more and make sure you are properly insured, visit <https://drive.ky.gov/Vehicles/Pages/Mandatory-Insurance.aspx>.



HOME INSURANCE

Whether you bought a home or are renting, it is important to have proper insurance coverage. When owning a home, homeowners insurance helps protect the assets inside your home, as well as protecting the property. Typically, lenders require that you have some type of home insurance while you make payments on your mortgage. Common types of homeowners insurance include dwelling, other structures (such as a barn or detached garage), personal property, loss of use, personal liability, and medical payments to others. You may also be required to have hazard or flood insurance depending on where you live. Review your coverage regularly, especially to ensure your policy accounts for inflation and current replacement costs.



WHETHER YOU BOUGHT A HOME OR ARE RENTING, IT IS IMPORTANT TO HAVE PROPER INSURANCE COVERAGE



For renters, insurance can protect your personal property from natural disasters or theft. Kentucky does not require renters insurance, but most property landlords do. Renters insurance works much like homeowners insurance, but it does not protect the value of the residence for the renter. Essentially, it is there to protect the personal property and liability owned by the tenant, which the landlord would not cover if something happened to the property. To learn more about homeowners or renters insurance, visit <https://finred.usalearning.gov/assets/downloads/FINRED-HomeInsurance-FS.pdf>.

HEALTH INSURANCE

With healthcare costs soaring, it is important to understand what type of coverage you need and all associated costs, as well as what your current policy covers (and doesn't cover). When comparing health insurance plans, consider the following:

- The **premium**, or the amount of money you will pay monthly, quarterly, or annually, depending on your policy.

- The **deductible**, or the amount of money you have to pay before your health insurance will cover the expenses.
- The **co-payment**, or the amount you must pay after insurance for prescriptions and appointments.
- The **maximum out-of-pocket cost**, or the total amount you must pay before insurance will cover the remaining expenses.

Regardless of policy, make sure all the above costs fit within your budget, and double-check that the insurance covers the hospitals and doctors' offices near you, and/or your preferred providers. Many employers offer medical benefits that are deducted out of your paycheck. Additionally, Medicaid, Children's Health Insurance Program (CHIP), or Medicare may be an option for those who meet income and/or age-based requirements. For more information on health coverage basics, visit <https://www.cms.gov/marketplace/technical-assistance-resources/training-materials/health-coverage-basics-training.pdf>.

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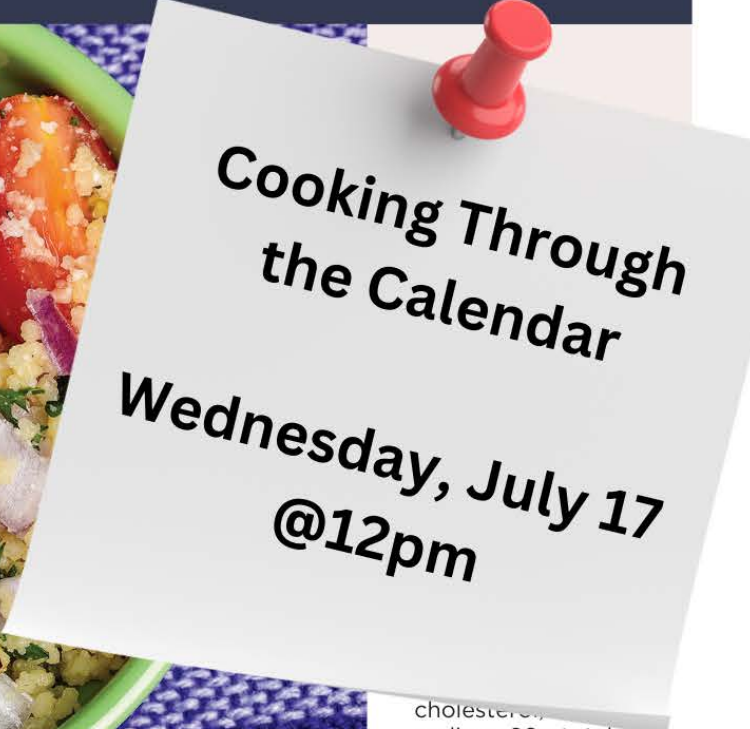
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Quick Couscous Salad



**Cooking Through
 the Calendar**

**Wednesday, July 17
 @12pm**

- 1 box (5.8 ounces) roasted garlic and olive oil flavored couscous
 - 1 cup halved grape tomatoes or 1 large tomato, diced
 - 1/2 large cucumber or 2 small, diced
 - 1 small red onion, diced
 - 3 tablespoons olive oil
 - 2 tablespoons lemon juice
 - 1 teaspoon garlic powder
 - 1/2 teaspoon black pepper
 - 1/4 cup grated parmesan cheese
 - 1/3 cup chopped fresh parsley (optional)
1. Wash hands with warm water and soap, scrubbing at least 20 seconds. Prepare the couscous according to package directions. Set aside.

3. Wash fresh produce under cool running water, using a vegetable brush to scrub veggies with a firm surface. Dry and cut to prepare for this recipe.
4. In a large bowl, mix olive oil, lemon juice, garlic powder, and black pepper.
5. Add prepared couscous, tomatoes, cucumber, onion, cheese, and parsley if using. Toss ingredients to coat with dressing. If time allows, refrigerate for a few hours to allow the flavors to develop or serve immediately. Refrigerate leftovers within 2 hours.
- 7.

Makes 7 servings
Serving size: 2/3 cup
Cost per recipe: \$6.27
Cost per serving: \$0.90

cholesterol; 20g total carbohydrate; 2g dietary fiber; 2g total sugars; 0g added sugars; 5g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 6% Daily Value of iron; 2% Daily Value of potassium.

Source:
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 Extension Service



POP Club!



Montgomery County
Health Department



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



FARMERS
MARKET
COALITION



Join the

POP CLUB!

FREE activities, tastings, and prizes for
kids at the
Montgomery County Farmers Market.

Beginning Saturday, June 22!

Kids can earn up
to \$6.00 per day
to spend at the
Farmers Market!

10:00AM - 12:00PM