FAMILY & CONSUMER SCIENCES

Clinton County FCS



Extension Newsletter

January/February 2023



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

Cooperative Extension Service Clinton County 2601 Business Hwy 127 North

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January is Thyroid Awareness Month

The thyroid is a small, butterfly-shaped gland at the base of the neck just below the Adam's apple. It sends out important hormones that affect organs such as your heart, brain, liver, kidneys, and skin. Although the thyroid is small, it plays a big role in keeping your body healthy and your organs functioning properly.

The thyroid is vital for the growth, development, and regulation of the body. Several different disorders can arise when your thyroid makes too much hormone (hyperthyroidism) or too little (hypothyroidism).

Undiagnosed thyroid disease may put you at risk for other serious conditions, such as heart disease, infertility, and osteoporosis.

Common symptoms of thyroid disease include:

Fatigue or trouble sleeping

Changes in memory or ability to concentrate

Fast or irregular heartbeat

Unexplained changes in weight

Depression, anxiety, or feelings of irritability

Joint or muscle pain or weakness

You may be more at-risk to develop a thyroid disease if you have type 1 diabetes, have had past radiation treatment to the head or neck area, a family history of thyroid disease, or a recent pregnancy.

More than 30 million Americans will develop some form of thyroid condition in their lifetime. If you suspect you are at risk for thyroid disease, make an appointment with your health-care provider to discuss your concerns.

Reference:

http://www.thyroidawareness.com/educational-resources

Source: Katherine Jury, Extension Specialist for Family Health

Christy's Comments

Happy New Year! We are getting lots of new programs scheduled. The newsletter provides a sneak peek of a few, but there will be several other updates to share so please watch your email and Facebook. If you have a class you would like to teach, give us a call!

Best wishes.

Christy N. Stearns, M.S.

Clinton County Extension Agent for Family & Consumer Sciences Education

LEXINGTON, KY 40546

Cooperative Extension Service
Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
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Plug Your Spending Leaks in the New Year

Each new year, many people make resolutions to help them feel better, begin healthy behaviors, or learn a new skill. This also can be a good time to create better financial habits such as plugging spending leaks. Spending leaks are small, "innocent" purchases that add up over time. They can drain our budgets if we're not careful. Often, we spend money without realizing how quickly "a little bit here" and "a little bit there" adds up. When we find our spending leaks, we can develop strategies to change those spending behaviors.

First, consider the little things you buy often, such as snacks, beverages, digital downloads, lottery tickets, or other impulse buys. These are examples of your spending leaks. To track your spending leaks, keep a daily spending diary for a set amount of time, like a week or month. This spending log can be simple and handwritten on notebook paper, or you can use a spreadsheet or app. Be sure to record everything you buy in a day, no matter how small. Tracking expenses can help you detect spending leaks and trends. When you total your purchases over a month, you'll see how small expenses can add up quickly.

Next, review your spending log to see where you can cut back on spending. Spending leaks can be parts of our normal routines. That makes them hard to spot. Often, we don't realize how much money we spend on things like specialty coffees, takeout food, vending machine purchases, streaming services, or even hobbies or pets. Other common spending leaks include cigarettes,

alcohol, and junk food. When we add up these costs, it can be surprising to see how much money we could save by making different choices.

Impulse shopping is another common spending leak. This is especially true in the digital age. Smartphones make it easy to buy unneeded items online. With purchase options like "one-click" or "easy pay," clicking "add to cart" allows you to shop without ever getting off the couch. Quick online purchases may seem harmless in the moment; however, over time these spending habits can affect your budget. For example, an unplanned purchase of \$25 twice a month adds up to \$600 a year.



To plug a spending leak, you need to create a solution that breaks the spending habit. For instance, if you buy two \$5 lattes a week, which is \$520 for the year, get creative by brewing new recipes at home. Drive-thru meals adding up? Commit to packing lunches from home and make eating out an occasional treat rather than a regular behavior. Online shopping breaking the bank? Disable one-click buying options. The less convenient it is for you to make an online purchase, the less likely you are to make impulse buys.

Whatever your resolutions this new year, consider reflecting on your spending leaks. Plan out purchases in advance and consider ways you can keep your money from going down the drain!

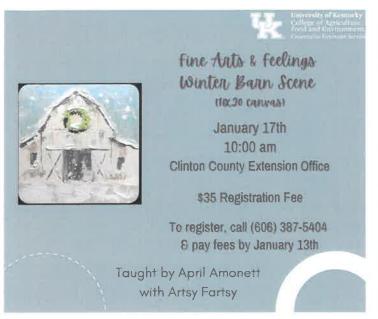
Source: Nichole Huff, Ph.D., assistant Extension professor, family finance and resource management

Reminders:

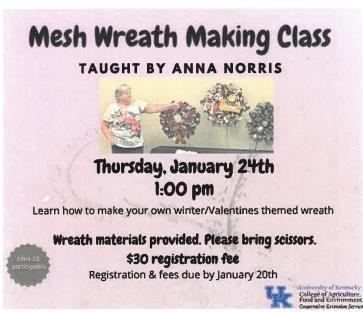
The Extension Office will be closed on Monday, January 16th in observation of Martin Luther King, Jr. Day.

Inclement Weather Policy:

Extension Homemaker programs are cancelled if there is no school due to weather conditions. However the Extension Office should be open for regular office hours unless it is severe and there is a need for an Emergency Closing. For status updates in the event of inclement weather, call (606) 387-5404, Christy's cell (606) 688-9939, email christy.stearns@uky.edu, or check the office Facebook page-Clinton County Cooperative Extension Service.











COMMODITIES DISTRIBUTION

JANUARY 10TH & FERRUAY SATH 7:30 AM **CLINTON COUNTY FAIRGROUNDS**

enter through open gate near TRUCK PULL TRACK

CAN PICK UP FOR YOURSELF & ON ADDITIONAL FAMILY ONLY





Parenting A Second Time Around

What is PASTA?

PASTA is a parenting program designed for relative caregivers who are not the biological parents of the children in their care. We will learn resources, skills, and information to enhance our ability to care for young relatives we are parenting.

January 26th 10:00 AM Clinton County Extension Office

The group will meet monthly to discuss topics such as child development, discipline & guidance, self-care, rebuilding a family, living with teens, legal issues, & advocacy.

ALL GRANDPARENTS & CAREGIVERS WELCOME!

Let us know you plan to join us! RSVP to Emily Craig (606) 387-5828 by January 23rd.





College of Agriculture, Food and Environment

Upcoming Dates

More information will be shared, but great idea to mark your calendars now!

February 9th 10:00 am

County Homemakers Council Meeting *contact will be made with those needing to attend

March 2nd

County Culutral Arts Competition

March 14th

Recipes for Life (5th grade students) *volunteers will be needed

March 16th

Area Cultural Arts Competition in Taylor County

April 5th

Area Gardening Program in Wayne County (9-1 CST)

April 27th

Area Homemakers Annual Meeting in Wayne County (evening event)

January 2023 Thought for the Day:

"I like the dreams of the future better than the history of the past." -Thomas Jefferson

Roll Call: January rings in the new year. Share one goal you have for the new year.

February 2023 Thought for the Day:

"No bird soars too high if he soars with his own wings." -William Blake

Roll Call: February is National bird feeding month. What is your favorite bird?



@ Clinton County Cooperative Extension Service Monthly at 10:00 am & 5:00 pm (see dates below)

Join us at the County Extension office for our monthly cooking demonstration and sampling. Try tasty Nutrition Education Program Calendar recipes and discover strategies to eat healthier and cook at home!

FREE! Registration required to plan for food samples.
Call 387-5404 for more information & to sign-up!

Choose the class time that is best for you! Jan.23 Feb. 20 March 20 April 17 May 22 June 26 July 24 Aug. 21 Sept. 18 Oct. 23 Nov. 20 Dec. 18











Spring clean your mobile app balances

This year, add to your spring-cleaning list the task of checking your financial app balances. If you are carrying a balance, consider moving that cash into a high-yield savings account. Also, make a similar habit to check any rebate and coupon apps you may use. It may be time to "cash out" your rewards, earn some interest on those dollars, and keep your money safe.

Cash is becoming less popular as there are now more ways to pay for things. A 2022 Pew Research Center study found that 41% of Americans say *none* of their purchases in a typical week are paid for in cash. That means those consumers are using some other form of payment, whether it be debit, credit, or money transfer apps.

The popularity of payment apps such as Venmo, PayPal, and Cash App is on the rise. According to a NerdWallet survey conducted by the Harris Poll, about two-thirds of mobile payment app users maintain a balance in their account. The survey found that nearly half of app users keep more than \$100 in their account.

However, many users don't think about protections for the money that may be stored in those accounts. The apps are meant to be used for transferring funds, not storing balances. Those apps may not offer the same protections one would get from a financial institution. Banks and credit unions offer insurance to cover the accounts they hold. Money payment apps likely do not.

References:

El Issa, Erin. (Feb. 26, 2020). Most Americans Go Mobile with Payment Apps – Here's How They Roll. Retrieved Dec. 12, 2022, from https://www.nerdwallet.com/article/banking/mobile-payment-app-survey.

Faverio, Michelle. (Oct. 5, 2022). More Americans Are Joining the 'Cashless' Economy. Pew Research Center. Retrieved Dec. 12, 2022, from https://www.pewresearch.org/fact-tank/2022/10/05/more-americans-are-joining-the-cashless-economy/.

Source: Kelly May, Senior Extension Associate for Family Finance and Resource Management





COOKING WITH OILS AND VINEGARS

Many of us know there are a variety of cooking oils and flavored vinegars out there, but may not be sure how and when to use them. Join us for this class in which you will learn about adding flavor to foods and dishes with cooking oils and vinegars. We will learn about some of the most common types of cooking oils and flavored vinegars found in your grocery store — or they may be already in your cupboard!

We look forward to seeing you!

February 14th

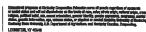
10:00 am

Clinton County Extension Office

For more information, contact... Christy Steams christy.steams@uky.edu (606) 387-5404

Please RSVP by February 10th









ADULT

HEALTH BULLETIN



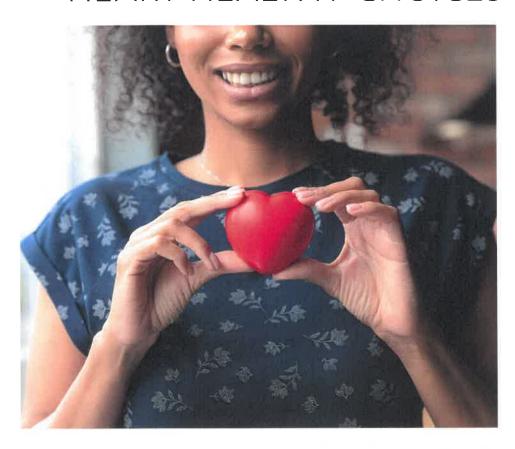
FEBRUARY 2023

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

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THIS MONTH'S TOPIC:

HEART-HEALTHY CHOICES EVERY DAY



Very February, the American Health Association sponsors American Heart Month to increase awareness about heart disease. During February, and throughout the year, the AHA encourages all Americans to consider ways they can increase their heart health and decrease their risk of cardiovascular disease.

Heart-healthy living involves understanding your risk, making healthy choices, and taking steps to reduce your chances of getting heart disease. By taking action, you can lower your risk of heart disease and improve your overall health and well-being.

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Small changes in dietary habits are often more sustainable than making a drastic change to eating patterns all at once.

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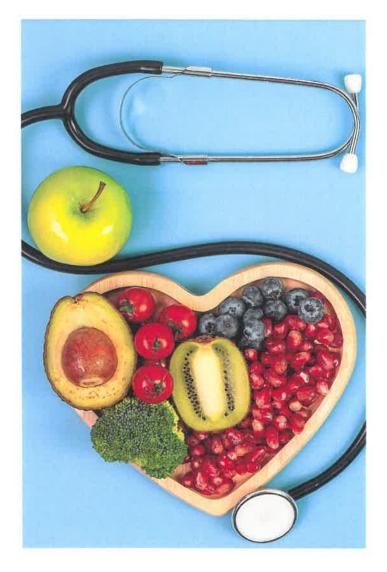
Preventing heart disease starts with knowing what your risks factors are and what you can do to lower them. Some risk factors you cannot change. These include your age, sex, and a family history of early heart disease. Many others you can modify. For example, being more physically active, not smoking, and eating healthy are important steps for your heart health.

Risk factors such as high blood pressure or cholesterol do not have obvious signs or symptoms. A crucial step in determining your risk is to see your health-care provider for a thorough checkup and risk assessment. Your provider can be an important partner in helping you set and reach goals for heart health. Ask about your risk for heart disease at your annual checkup. Since your risk can change over time, keep asking each year.

Healthy choices that everyone should take also decrease a person's chances of developing heart disease. These include eating a healthy diet and being physically active. A heart-healthy eating plan includes fruits, vegetables, whole grains, lean protein, and low-fat dairy. It also limits sodium (salt), saturated fat, added sugars, and alcohol. Small changes in dietary habits can add up over time. They are often more sustainable than making a drastic change to eating patterns all at once.

Regular physical activity can help you lose excess weight, improve physical fitness, lower many heart disease risk factors such as "bad" LDL cholesterol levels, increase "good" HDL cholesterol levels, and manage high blood pressure, lower stress, and improve your mental health. Talk with your health-care provider before you start a new exercise plan. Discuss how much and what types of physical activity are safe for you. Even modest amounts of physical activity are good for your health.

To encourage people to add heart-conscious practices into their daily routine, the AHA partnered with the National Institute of Health. They created a calendar for the month of February that includes one heart-healthy activity to complete each day.



These activities range from completing a specific physical activity, to adding heart-healthy foods, to health behaviors such as having your blood pressure checked. You can download 28 Days to a Healthy Heart at https://www.nhlbi.nih.gov/resources/28-days-towards-healthy-heart.

REFERENCE:

https://www.nhlbi.nih.gov/health/heart-healthy-living

ADULT
HEALTH BULLETIN

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