

FLOYD COUNTY

BUILDING STRONG FAMILIES

NEWSLETTER



February 2023

FAMILY MEALTIME: A TASTY BASE FOR HEALTHY YOUTH DEVELOPMENT

Between work, running errands and after-school activities, meals on the go have become a staple for many American families. You may not realize taking those few extra moments to sit down for a meal with your family fills more than just your stomach.

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

Family meal times also have nutritional benefits. Having regular balanced meals featuring nutritious foods helps your young person develop healthy eating habits and establish a healthy relationship with food.

Convenience is a significant factor when choosing what to eat, leaving many families choosing the instant gratification of fast food. You may cringe at thinking of the time spent planning and preparing a family meal, but you can change your mindset. Don't make it a chore; make it an experience.

Everyone's schedule is different, so make these mealtimes work for you. Keeping them quick by meal planning or having an easy-to-make recipe is the most time-efficient. Remember 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. If a full meal doesn't fit into the schedule, consider stopping to enjoy a snack with the young person in your life.

Involving your whole family in meal preparation can reduce time spent "working" while maximizing bonding time. Have a family member set the table while you make the main course. Ask others to pour drinks or clean up the table. This spreads the chores out and allows you to spend time together. Encouraging the whole family to invest in the meal makes it more enjoyable and less time-consuming.

Family meals also provide invaluable, quality family time. The goal is to have undivided attention between family members, and technology distractions can make that hard to accomplish. Making mealtimes tech-free will also give you more time for focused family interactions. Talk about your day, family memories, possible vacations or fun questions that can involve everyone.

For more information on developing healthy young people, contact your Floyd Cooperative Extension Service.

Source: Heather Norman-Burgdolf, UK extension specialist in food and nutrition

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Andrea Slone

Andrea J. Slone
County Extension Agent for
Family & Consumer Sciences Education

Floyd County Extension Service
3490 Ky. Rt. 321
Prestonsburg, KY 41653
(606) 886-2668

Web: ces.ca.uky.edu/Floyd/FamilyConsumerSciences

Facebook:
www.facebook.com/FloydExt

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LEXINGTON, KY 40546



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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](http://fcs-hes.ca.uky.edu/content/health-bulletins)

Floyd County Extension Office
3490 KY RT 321
Prestonsburg, KY 41653
606-886-2668

THIS MONTH'S TOPIC:

HEART-HEALTHY CHOICES EVERY DAY



Every February, the American Heart 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.

Continued on the next page →



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

→ Continued from the previous page

Preventing heart disease starts with knowing what your risk 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**

Written by:

Katherine Jury, MS

Edited by: Alyssa Simms

Designed by: Rusty Manseau

Stock images:

123RF.com





MONEYWISE

VALUING PEOPLE. VALUING MONEY.

FEBRUARY 2023

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | 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.

Investing



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

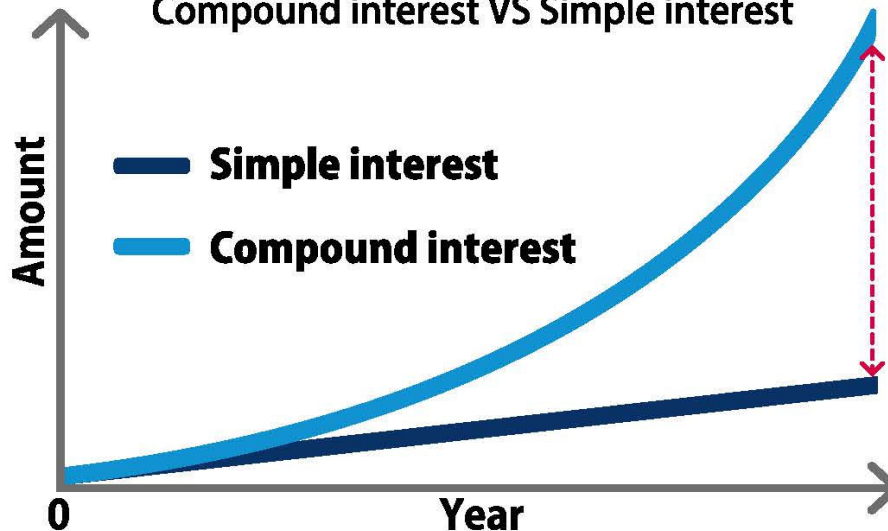
The Federal Reserve's Federal Open Market Committee has raised the federal funds rate seven times in 2022 to combat inflation. Currently it is between 4.25% and 4.5%, up from near zero in 2020 to combat the pandemic's effect on the economy. Average bank interest rates on savings accounts are still low 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)
Initial Deposit (Year 0)	\$500.00*
Year 1	\$515.00
Year 2	\$530.45
Year 3	\$546.36
Year 4	\$562.75
Year 5	\$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. 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



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FLOYD COUNTY HOMEMAKER SCOOP

HOMEMAKER CLUB NEWS

SAVE THE DATE

February 16, 2023

Homemaker
Council Meeting

March 21, 2023

Lunch & Learn

April 18, 2023

Lunch & Learn

May 9-11, 2023

KEHA State
Meeting

May 16, 2023

Lunch & Learn

The 2022-2023 Kentucky Extension Homemaker year is set to start September 2022! The Floyd County Extension Homemakers Council will resume normal/regular schedule club meetings starting September. Please contact your club president for more details about club meetings.

Facebook: <https://www.facebook.com/groups/floydcohomemakers>

2022-2023 LUNCH & LEARN

HOMEMAKER LESSONS

March: Making the Most of Meals while Traveling

April: Tips for Managing Stress Eating

May: Entertaining Little Ones

SPECIALTY CLUB NEWS

Nimble Thimble Quilt Guild

The Nimble Thimble Quilt Guild will be meeting on first, third, and fourth Wednesday of October. From 10 AM at the Floyd County Extension Office. For more information about this group, contact the office at (606) 886-2668.

Woolies

The Woolies will be meet on Second Wednesday of October at 10 AM at the Floyd County Extension Office. For more information about this group, contact the office at (606) 886-2668.

Evening Quilt Group

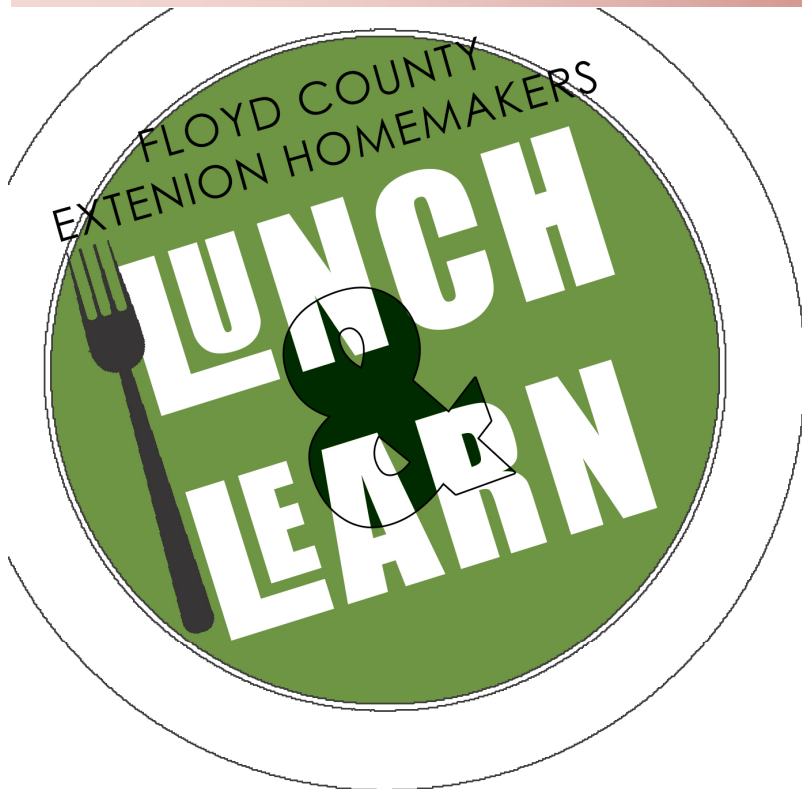
The Evening Quilt Group will now meet on third Tuesday of the month at 5:30 PM at the Floyd County Extension Office. The group will be doing a grocery bag project. For more information about this group, contact the office at (606) 886-2668.

Family & Consumer Sciences Programming

www.facebook.com/floydfcs



**Like up on Facebook & stay up to date on
FCS programming!**



Homemaker Lunch & Learns are back!

These are **FREE** to all Homemaker members. A lesson along with lunch will be provided each month!
Mark your calendars!

September 20, 2022

"Savor the Flavor:
Cooking with Oils &
Vinegars"

October 18, 2022

"Savoring the Eating
Experience:
The Art of
Eating Mindfully"

November 8, 2022

"Hunger in Kentucky"

↑
DATE CHANGE!

March 21, 2023

"Making the Most
of Meals While
Traveling"

April 18, 2023

"Tips for Managing
Stress Eating"

May 16, 2023

"Entertaining
Little Ones"

All Lunch & Learn
programs will begin
at **12:00 PM** at
the **Floyd County**
Extension Office
located at:

3490 KY RT 321
Prestonsburg, KY 41653

Please call to register
at **(606) 886-2668**.



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with prior notification.

IMPORTANT INFORMATION!!

FOR THE MONTHS OF FEBRUARY AND MARCH, THE EXTENSION OFFICE MAY BE UNDER CONTRUSTION DUE TO FLOODING. PLEASE CONTACT THE EXTENSION OFFICE TO ENSURE F THE PROGRAM WILL BE IN PERSON OR VIRTUAL.

Dinner for Two

Cooking as a Team

Bring your spouse, significant other, friend, or relative and learn how to cook together as a team!

Floyd County Extension Office
3490 KY RT 321
Prestonsburg, KY 41653

Dates:

January 13, 2023

February 10, 2023

March 10, 2023

April 7, 2023

REGISTRATION REQUIRED.

**PLEASE CONTACT TO
REGISTER:**

Floyd County Extension
Office at
(606) 886-2668

**All dates will begin at
6:00 PM**



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February 2023

Sun Mon Tue Wed Thu Fri Sat

			1 <u>Nimble Thimble Quilt Guild</u> 10 AM	2	3	4
5	6	7	8 <u>Woolies</u> 10 AM	9	10 <u>Dinner for Two</u> 6:00 PM	11
12	13	14	15 <u>Nimble Thimble Quilt Guild</u> 10 AM	16 <u>Homemaker Council</u> 3:00 PM	17	18
19	20	21	22 <u>Nimble Thimble Quilt Guild</u> 10 AM	23	24	25
26	27	28	<p style="text-align: center;">IMORTANT INFORMATION!!</p> <p style="text-align: center;">FOR THE MONTHS OF FEBRUARY AND MARCH, THE EXTENSION OFFICE MAY BE UNDER CONTRUSTION DUE TO FLOODING. PLEASE CONTACT THE EXTENSION OFFICE TO ENSURE IF THE PROGRAM WILL BE IN PERSON OR POSTPONED.</p>			



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FLOYD COUNTY

3490 KY Route 321

Prestonsburg, KY 41653

RETURN SERVICE REQUESTED



Plate it up!



Kickin' Greens

2 tablespoons olive oil	2 pounds fresh greens (collards, turnip or mustard)	½ teaspoon black pepper
8 slices turkey bacon, cut into bite-sized pieces		¼ teaspoon red pepper flakes, or to taste
1 large onion, chopped	3 cups low sodium chicken broth	
6 cloves garlic, minced		

Heat olive oil in a large stockpot over medium high heat. **Cook** turkey bacon in hot oil until crisp. **Add** onion and garlic. **Cook** until onion is tender, **stirring** occasionally. **Add** greens and **stir** until greens start to wilt. **Add** chicken broth, black pepper and red pepper flakes. **Cover**, reduce heat to

low and **simmer** 25-30 minutes, or until greens are tender.

Yield: 8, 1 cup servings

Nutritional Analysis: 110 calories, 6 g fat, 1 g saturated fat, 0 g trans fat, 10 mg cholesterol, 9 g carbohydrate, 5 g fiber, 2 g sugars, 7 g protein.