

Laurel County Extension FCS <robin.davis@uky.edu> Reply-To: Laurel County Extension FCS <robin.davis@uky.edu>

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Letter from Lora-

May is a beautiful month when the weather starts to warm up and the flowers begin to bloom. It's a time when people start to spend more time outdoors, enjoying the sunshine and longer days. May is also known for being a month of celebration, with holidays like Mother's Day and Memorial Day. Many people also associate May with the end of the school year and the beginning of summer vacation. Overall, May is a wonderful time of year filled with new beginnings and joyful celebrations.





May 2024

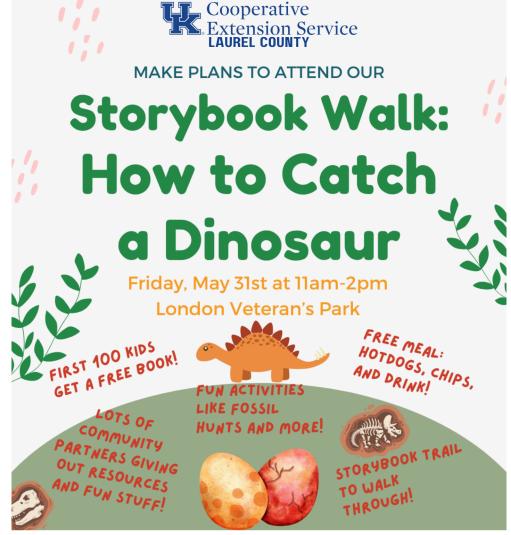


Easy tips for packing healthy, yummy lunches for happy, energetic kids

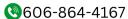
Lunch is a nice break from your work and play time for kids. This important meal is also an important time for kids to refuel for the rest of the day. Packing lunches can feel like a chore, but it doesn't have to. In fact, it can be healthy, fun and a learning opportunity all at once. Contact the Laurel County Extension office for more information on family financial education.

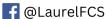
Family & Consumer Sciences

We aim to improve the quality of individual and family life through education, research, and outreach.



ttps://laurel.ca.uky.edu





Cooperative Extension Service

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

University of

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Renthecky Cooperative Extensions revery an appoint organized or etionomic or social status and manufaction that the status and the s





Senior Farmers Market Nutrition Program

June 7th @ 10am-2pm Laurel County Extension Office 200 County Extension Road London, KY *while supplies last*

A limited number of voucher cards will be available during our sign up and distribution event. Recipients will receive vouchers on a first come, first served basis.

Requirements:

- Seniors age 60+
- Laurel County Resident
- Must bring a state issued ID for age/county verification
- Income level 185% of the federal poverty level or less

Voucher funds will allow recipients to purchase goods at the farmers market during the season.

Have questions? Call (606)864-4167



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

Lora Davidson Laurel County Extension Agent

For Family & Consumer Sciences

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

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.







Freezer Meals

LAUREL.CA.UKY.EDU

WHY ATTEND?

- TIME-SAVING: PREPARE MEALS IN ADVANCE AND FREEZE THEM FOR BUSY DAYS, REDUCING TIME SPENT ON COOKING DURING THE WEEK.
- BUDGET-FRIENDLY: BULK COOKING AND FREEZING MEALS CAN HELP SAVE MONEY BY BUYING INGREDIENTS IN LARGER QUANTITIES AND REDUCING FOOD WASTE.
- CONVENIENCE: HAVE READY-MADE MEALS ON HAND FOR QUICK AND EASY DINNERS, ESPECIALLY USEFUL FOR BUSY INDIVIDUALS, FAMILIES, OR THOSE WITH HECTIC SCHEDULES.

DETAILS?

MAY 14TH, 21ST, AND 28TH

1PM - OR - 6PM

COST: FREE

REGISTRATION IS REQUIRED



(606)864-4167

AN EQUAL OPPORTUNITY ORGANIZATION



Walking Wednesdays

LAUREL.CA.UKY.EDU

WHY ATTEND?

- IMPROVE PHYSICAL HEALTH: WALKING IS A LOW-IMPACT EXERCISE THAT CAN ENHANCE CARDIOVASCULAR HEALTH, STRENGTHEN MUSCLES, AND IMPROVE OVERALL FITNESS.
- MENTAL WELL-BEING: WALKING CAN REDUCE STRESS, ANXIETY, AND DEPRESSION WHILE BOOSTING MOOD AND PROMOTING RELAXATION.
- FLEXIBILITY: PARTICIPANTS HAVE THE
 FREEDOM TO CHOOSE THEIR WALKING TIMES,
 FITTING THE PROGRAM INTO THEIR SCHEDULE
 WITHOUT DISRUPTING OTHER COMMITMENTS.

DETAILS?

EACH WEDNESDAY IN MAY & JUNE

COST: FREE

REGISTRATION IS REQUESTED



(606)864-4167





Wanderlust Recipes

May Focus: Mexico

LAUREL.CA.UKY.EDU

WHY ATTEND?

- CULTURAL EXPLORATION LEARN ABOUT DIFFERENT CULTURES THROUGH THEIR CUISINES, GAINING INSIGHT INTO THE HISTORY, TRADITIONS, AND CUSTOMS OF VARIOUS COUNTRIES.
- DIVERSE CULINARY TECHNIQUES EXPLORE A WIDE RANGE OF COOKING TECHNIQUES, INGREDIENTS, AND FLAVORS USED IN INTERNATIONAL CUISINES, EXPANDING YOUR CULINARY SKILLS AND KNOWLEDGE.

DETAILS?

MAY 2ND (THURS)

1PM -OR- 6PM

COST: FREE!

REGISTRATION IS REQUIRED



CALL TO FIND OUT MORE

(606)864-4167

AN EQUAL OPPORTUNITY ORGANIZATION



DIY Series

May Session: Lotion Bars

LAUREL.CA.UKY.EDU

WHY ATTEND?

- SKILL DEVELOPMENT: ATTENDING A DIY CLASS SERIES ALLOWS YOU TO DEVELOP PRACTICAL SKILLS IN VARIOUS DO-IT-YOURSELF TASKS, EMPOWERING YOU TO HANDLE A RANGE OF PROJECTS ON YOUR OWN.
- COST SAVINGS: LEARNING HOW TO TACKLE DIY TASKS CAN SAVE YOU MONEY BY ELIMINATING THE NEED TO MAKE PURCHASES OR HIRE PROFESSIONALS FOR SIMPLE REPAIRS OR PROJECTS AROUND YOUR HOME.

DETAILS?

MAY 7TH (TUES)

1PM -OR- 6PM

COST: \$5 FREE FOR HOMEMAKERS!

REGISTRATION IS REQUIRED



CALL TO FIND OUT MORE (606)864-4167





Made by YOU

LAUREL.CA.UKY.EDU

WHY ATTEND?

- WE HAVE SPACE FOR YOU TO SPREAD OUT AND WORK ON YOUR EXISTING PROJECTS
- GET HELP WITH ANY QUESITONS THAT HAVE YOU STUMPED!
- SEWERS, KNITTERS, CRAFTERS OF ALL KINDS WELCOME!

DETAILS?

MAY 8TH (WED)

10AM TO 4:30PM

COST: FREE

REGISTRATION IS REQUIRED



CALL TO FIND OUT MORE (606)864-4167

AN EQUAL OPPORTUNITY ORGANIZATION



Sourdough Starters: Zoom!

LAUREL.CA.UKY.EDU

WHY ATTEND?

- LEARN THE FUNDAMENTALS THIS CAN BE AN
 OVERWHELMING PROCESS TO GET STARTED, SO JOIN
 US TO LEARN ABOUT THE FUNDAMENTALS OF
 SOURDOUGH STARTER CREATION AND
 MAINTENANCE.
- UNDERSTANDING THE SCIENCE: HANDS-ON EXPERIENCE: PRACTICAL DEMONSTRATIONS AND HANDS-ON ACTIVITIES ALLOW YOU TO EXPERIENCE THE PROCESS FIRSTHAND, MAKING IT EASIER TO REPLICATE AT HOME.
- FLEXIBILITY: WE ARE ALL BUSY AND THIS CLASS FITS INTO A BUSY SCHEDULE PERFECTLY! THIS IS A ZOOM HELD SESSION WHERE YOU WILL RECEIVE AN EMAIL OF ALL DETAILS PRIOR TO CLASS FOR REFERENCE. NO DRIVING NECESSARY!

DETAILS? MAY 9TH

6РМ

COST: FREE!

REGISTRATION IS REQUIRED





(606)864-4167





Crafting Calm

LAUREL.CA.UKY.EDU/JQS

WHY ATTEND?

- STEP INTO A WORLD OF TRANQUILITY WITH
 "CRAFTING CALM," A STRESS RELIEF WORKSHOP
 DESIGNED TO GUIDE YOU THROUGH THE
 THERAPEUTIC ART OF CRAFTING.
- UNWIND AND EXPLORE VARIOUS CREATIVE TECHNIQUES THAT NOT ONLY ENHANCE YOUR ARTISTIC SKILLS BUT ALSO PROVIDE A SOOTHING ESCAPE FROM THE DEMANDS OF EVERYDAY LIFE.
- ALL MATERIALS PROVIDED WITH CLASS FEE

DETAILS?MAY 16TH (THURS)

6РМ

COST: \$10 (\$5 FOR HOMEMAKERS!)

REGISTRATION IS REQUIRED

CALL TO FIND OUT MORE



(606)864-4167

AN EQUAL OPPORTUNITY ORGANIZATION



Cook Wild: Fish

LAUREL.CA.UKY.EDU

WHY ATTEND?

- ADVENTURE AND EXPLORATION: PARTICIPATING IN A PROGRAM FOCUSED ON WILD-CAUGHT MEATS OFFERS THE OPPORTUNITY TO DISCOVER NEW FLAVORS AND MEALS.
- NUTRITIONAL BENEFITS: WILD-CAUGHT MEATS ARE TYPICALLY LEANER AND MAY CONTAIN HIGHER LEVELS OF BENEFICIAL NUTRIENTS SUCH AS OMEGA-3 FATTY ACIDS.
- PRACTICAL LEARNING: ENGAGE IN
 DISCUSSIONS AND DEMONSTRATIONS TO
 DEVELOP ESSENTIAL SKILLS SUCH AS
 BUTCHERING, FILLETING, AND PREPARING
 WILD-CAUGHT MEATS.

DETAILS? MAY 23RD (THURS)

6РМ

COST: FREE

REGISTRATION IS REQUIRED



(606)864-4167

AN EQUAL OPPORTUNITY ORGANIZATION



MAY CRAFT:





DIY Series

June Session: Butter

LAUREL.CA.UKY.EDU

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- COST SAVINGS: LEARNING HOW TO TACKLE DIY TASKS CAN SAVE YOU MONEY BY ELIMINATING THE NEED TO MAKE PURCHASES OR HIRE PROFESSIONALS FOR SIMPLE REPAIRS OR PROJECTS AROUND YOUR HOME.

DETAILS?

JUNE 4TH (TUES)

1PM -OR- 6PM

COST: \$5 FREE FOR HOMEMAKERS!

REGISTRATION IS REQUIRED
CALL TO FIND OUT MORE



(606)864-4167

AN EQUAL OPPORTUNITY ORGANIZATION



Made by YOU

LAUREL.CA.UKY.EDU

WHY ATTEND?

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- SEWERS, KNITTERS, CRAFTERS OF ALL KINDS WELCOME!

DETAILS?

JUNE 5TH (WED)

10AM TO 4:30PM

5:30PM TO 8PM

COST: FREE

REGISTRATION IS REQUIRED



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LAUREL.CA.UKY.EDU

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DETAILS?

EACH WEDNESDAY IN MAY & JUNE COST: FREE

REGISTRATION IS REQUESTED



(606)864-4167

AN EQUAL OPPORTUNITY ORGANIZATION



Wanderlust Recipes

June Focus: Italy

LAUREL.CA.UKY.EDU

WHY ATTEND?

- CULTURAL EXPLORATION LEARN ABOUT DIFFERENT CULTURES THROUGH THEIR CUISINES, GAINING INSIGHT INTO THE HISTORY, TRADITIONS, AND CUSTOMS OF VARIOUS COUNTRIES.
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DETAILS?

JUNE 6TH (THURS) IPM -OR- 6PM COST: FREE!

REGISTRATION IS REQUIRED



(606)864-4167







Crafting Calm

LAUREL.CA.UKY.EDU/JQS

WHY ATTEND?

- STEP INTO A WORLD OF TRANQUILITY WITH
 "CRAFTING CALM," A STRESS RELIEF WORKSHOP
 DESIGNED TO GUIDE YOU THROUGH THE
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- UNWIND AND EXPLORE VARIOUS CREATIVE TECHNIQUES THAT NOT ONLY ENHANCE YOUR ARTISTIC SKILLS BUT ALSO PROVIDE A SOOTHING ESCAPE FROM THE DEMANDS OF EVERYDAY LIFE.
- ALL MATERIALS PROVIDED WITH CLASS FEE

DETAILS?JUNE 20TH (THURS)

1PM -OR- 6PM

COST: \$10 (\$5 FOR HOMEMAKERS!)

REGISTRATION IS REQUIRED



CALL TO FIND OUT MORE (606)864-4167

AN EQUAL OPPORTUNITY ORGANIZATION



Adult Quilt Camp

LAUREL.CA.UKY.EDU

WHY ATTEND?

- LEARN A TIME-HONORED CRAFT: DISCOVER THE ARTISTRY AND TRADITION BEHIND QUILTING, A SKILL PASSED DOWN THROUGH GENERATIONS.
- UNLOCK YOUR CREATIVITY: WHETHER YOU'RE A SEASONED QUILTER OR A BEGINNER, THE WORKSHOP PROVIDES A SPACE TO EXPLORE YOUR CREATIVITY AND EXPERIMENT WITH DIFFERENT DESIGNS AND TECHNIQUES.
- CARPENTER STAR PATTERN: STUDENTS WILL MAKE LARGE HST UNITS. THOSE UNITS IN COMBINATION WITH BACKGROUND SQUARES GO TOGETHER TO MAKE A SIMPLE, BUT STRIKING QUILT!

DETAILS?

JUNE 24TH THROUGH JUNE 29TH 10AM TO 4:30PM

COST: \$30

REGISTRATION IS REQUIRED

MATERIAL LIST PROVIDED UPON PAYMENT.









LAUREL.CA.UKY.EDU

WHY ATTEND?

- BONDING TIME: COOKING TOGETHER AS A FAMILY PROVIDES A UNIQUE OPPORTUNITY TO BOND AND SPEND QUALITY TIME TOGETHER IN A COLLABORATIVE AND ENJOYABLE SETTING.
- LIFE SKILLS: TEACHING FAMILY MEMBERS HOW TO COOK INSTILLS ESSENTIAL LIFE SKILLS THAT CONTRIBUTE TO SELF-SUFFICIENCY AND INDEPENDENCE, FOSTERING A SENSE OF RESPONSIBILITY.
- HEALTHY HABITS: COOKING TOGETHER ALLOWS FAMILIES TO PREPARE AND ENJOY NUTRITIOUS MEALS, PROMOTING HEALTHIER EATING HABITS AND A SHARED UNDERSTANDING OF THE IMPORTANCE OF A BALANCED DIET.

DETAILS?

STARTING ON JUNE 25TH, REPEATING EACH TUESDAY THROUGH JULY 30TH

*FIRST AND LAST CLASS ARE IN PERSON!

6PM TO 8PM COST: FREE

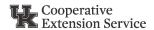
REGISTRATION IS REQUIRED



CLICK HERE to register!

CLICK HERE to check out the Laurel County Extension's Website

MoneyWise



MAY 2024

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

INVEST IN YOURSELF:WHICH RETIREMENT PLAN IS RIGHT FOR YOU?

Have you ever considered when you will be **financially** ready to retire? For working consumers, how they choose to invest their hard-earned money will make a difference in determining how financially ready they are. There are several types of retirement plans designed to help you save money for retirement while working. These fall into two major groups: *defined benefit plans* and *defined contribution plans*.

DEFINED BENEFIT PLANS

A defined benefit plan specifies a fixed monthly amount of money a person will receive upon retirement. The fixed amount (aka, the "defined benefit") is usually calculated from your salary and how long you worked. It may be listed as a predetermined amount of money or a percentage of your monthly salary. The most common form of defined benefit plans is a pension. Pensions require that workers contribute a certain amount of money from their paycheck into a pool of money that their employer than redistributes upon retirement. Other types of defined benefit plans include cash balance plans, annuities, and lump-sum payment plans.

DEFINED CONTRIBUTION PLANS

A **defined contribution plan** does not promise



a set amount of money for retirement. In this plan, the employee, the employer, or both contribute. There are several types of defined contribution plans such as a 401(k), 403(b), and an IRA.

A **401(k)** is a type of defined contribution plan in which the employer sponsors the plan. Employees often can select how to invest their money. Money invested into 401(k) plans has pre-tax benefits, which means contributions can reduce an employee's current taxable income. The amount you contribute is typically a percentage of your salary. Another type of defined contribution plan is a **403(b)**, which is designated for public school teachers, nonprofit employees, and charitable organizations. They work very similar to a **401(k)**.

Cooperative Extension Service

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

${\bf MARTIN\text{-}GATTON} \ {\bf COLLEGE} \ {\bf OF} \ {\bf AGRICULTURE}, \ {\bf FOOD} \ {\bf AND} \ {\bf ENVIRONMENT}$

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RETIREMENT SHOULD BE A TIME OF MINIMAL FINANCIAL STRESS



An IRA, which stands for Individual Retirement Account, is also considered a defined contribution plan. The earnings on a traditional IRA are not taxed until they are paid out or withdrawn. A Roth IRA works in reverse – the consumer pays taxes before contributing, which can be beneficial since tax rates tend to rise over time.

HOW MUCH DO YOU NEED TO RETIRE?

The answer to this question varies for everyone. Knowing how your salary has changed over time can be a key consideration for determining when you want to retire. Also, knowing the amount of money you need to maintain a certain lifestyle into retirement is important. For a more concrete number, there are several online calculators you can use, such as this one provided by FINRA: https://retirementcalculator.nga.finra.org/calculator/.

WHY IS THIS IMPORTANT?

You may imagine retirement as a time to finally have financial freedom. However, unexpected expenses may come up - from medical emergencies to home repairs to

inflation. Ask yourself questions like: "Do I want to travel?" "What do I want to splurge on in retirement?" "Am I prepared for unexpected expenses that may arise?" "Will I need to provide for a loved one?" Thinking about specific retirement goals helps you to be more prepared financially.

Retirement should be a time of minimal financial stress. Starting to plan for retirement early makes these goals possible. It is important that you understand how to invest so that as retirement age approaches, you can be more financially secure.

REFERENCES:

Consumer Financial Protection Bureau. Planning for Retirement. https://www.consumerfinance.gov/consumer-tools/retirement/

U.S. Department of Labor. *Types of retirement plans*. (2023). https://www.dol.gov/general/topic/retirement/typesofplans

Contributing Author: Jared Borders, Family Financial Counseling Student, University of Kentucky

Co-authored by: Kelly May | Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: Adobe Stock

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



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What are you cooking this month?

Banana "Ice Cream"

Servings: 4 Serving Size: 1 scoop (1/4 cup)







Ingredients:

- · 2 bananas, sliced and frozen
- · 2 tablespoons milk
- Toppings (optional)

Directions:

- 1. Peel and slice bananas, place in freezer bag and freeze overnight.
- Blend banana pieces and milk in blender until smooth and creamy. (Turn blender off and shake or stir periodically if pieces aren't blending). It might take a few minutes for it to become the consistency of soft serve ice cream.
- 3. Enjoy!

Notes

You can mix in a handful of sliced strawberries, a tablespoon of peanut butter, or a teaspoon of coconut flakes for a different flavor.

Source: University of Kentucky Cooperative Extension Service: Nutrition Education Program: Eat Smart to Play Hard: Chop Chop Summer 2019

Nutrition Facts Per Serving (banana ice cream only); 60 calories; 0g total fat; 0g saturated fat; 0g trans fat; 0mg cholesterol; 0mg sodium; 14g carbohydrate; 2g fiber; 8g sugar; 0g added sugar; 1g protein; 0% Daily Value of calcium; 0% Daily Value of iron; 4% Daily Value of potassium.

Interested in being a Homemaker?

Why become a Homemaker?

Gain access to all Homemaker clubs at the Laurel County Extension Office.

Be welcomed into any of our many available clubs to learn skill development, gain support, and have fun along the way!

Don't see a club that interests you? Let us know and we can help you start one!

New Homemakers receive a **Laurel County Homemaker** cookbook for FREE!

Normally a \$10 value!

Homemaker Newsletter

You may already receive our FCS newsletter each month but after you sign up to be a Homemaker you will start receiving an expanded version that has much more information including a monthly educational lesson!

Leadership Opportunities

The leadership opportunities within Homemakers are endless from the club level all the way to state level! If you want to make a difference in our community, look no further.

Homemaker Discount

Laurel County Homemakers receive discounts for some programs offered at the Laurel County Extension Office! Sometimes this means you get a discount, while other times you get a paid class for completely free!

Homemaker Events

You will be able to join in the fun of all Homemaker events here in Laurel county such as our annual meeting, fundraising efforts, Ice Cream Socials, and more!

CONTACT OUR OFFICE FOR MORE DETAILS:

606-864-4167



TINA.HEFNER@UKY.EDU OR ROBIN.DAVIS@UKY.EDU



LAUREL COUNTY COOPERATIVE EXTENSION

\$10 ANNUAL DUES

*SOME CLUBS MAY HAVE SMALL ADDITIONAL FEE FOR CLUB

Mailbox Membership

Allows members-at-large to enjoy the privileges of regular Extension Homemaker Club membership though they are not ready to commit to attend a regularly-scheduled club meeting.

Traditional Clubs

Grouped by location and focus on homemaking skills, personal growth, socialization, volunteer efforts and improving the community.

Specialty Clubs

Focused on learning, developing, and preserving a specific skill/interest/activity. There is a deliberate focus on sharing member's skills with Mountain Laurel Quilters others to strengthen the community.

Felts

- Meets monthly on 2nd Monday at 12pm
- Meets at member homes

Macedonia

- Meets monthly on 2nd Monday at 6pm
- Meets at Laurel County Extension Office

Rough Creek

- Meets monthly on 2nd Wednesday at 12pm
- · Meets at member homes

Sublimity

- Meets monthly on 2nd Monday at 11am
- · Meeting places announced monthly

Busy Needles

- Specialty club focused on sewing and skills.
- Meets monthly on the 3rd Sunday at 2pm
- Meets at Laurel County Extension Office

Laurel Silver Threads Quilters

- · Specialty club focused on sewing and skills.
- Meets monthly on the 2nd Monday at 10am
- Meets at Laurel County Extension Office

- Specialty club focused on sewing and skills.
- Meet monthly on the 1st Saturday at 10am
- Meets at Laurel County Extension Office

Yarn Spinners

- · Specialty club focused on crochet, knit, and all things yarn related.
- Meet monthly on 3rd Monday at 6pm
- Meets at Laurel County Extension Office

Aces

- Specialty club focused on card games and other mind strengthening activities.
- Meets monthly on 2nd Tuesday at 3pm
- Meets at Laurel County Extension Office

CONTACT OUR OFFICE FOR MORE DETAILS:

606-864-4167

TINA.HEFNER@UKY.EDU OR ROBIN.DAVIS@UKY.EDU

Cooperative **Extension Service**

Agriculture and Natural Resources Agriculture and valural nesources
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4-H Youth Development
Community and Economic Development

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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Have questions? Feel free to reach out to us at any time with your questions or concerns!

Lora Davidson FCS Agent

(606)864-4167 lora.davidson@uky.edu





Robin Davis
FCS Program
Assistant

(606)864-4167
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Tina Hefner FCS Staff Assistant (606)864-4167







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