

FAMILY & CONSUMER SCIENCES

Pike County Extension Office | 148 Trivette Drive | Pikeville, KY 41501-1271 | 606-432-2534



A note from your FCS Agent:

Hello May! This month brings several programs and events to look forward to. The Pike County Homemaker Annual Meeting is on May 17th. County Cultural Arts is also held at the annual meeting. New classes this month include Beginner Crochet (learn to crochet a whale), and Wits Workout (interactive puzzles for brain health). Check out the rest of the newsletter for class information. As always, feel free to contact me with any program ideas you have.

Best Wishes,

Chelsea Workman
County Extension Agent
for Family & Consumer Sciences Education
chelsea.workman@uky.edu



IN THIS ISSUE

- Introduction
- Important Dates & Reminders Information
- Health Bulletin
- Moneywise
- May Events Calendar
- Crochet Class
- Wits Workout
- Cooking Through the Calendar
- Leader Lesson
- Laugh & Learn
- Easy Chicken Salad Recipe



Dates to Remember:

May 7-9: KEHA State Meeting

May 13: Quilt Guild

May 14: Crochet Class

May 17: Pike County Homemaker Annual Meeting

May 20: Wits Workout

May 20: Cupcake Decorating Class

May 23: Cooking Through the Calendar

May 27: Memorial Day Holiday- Extension
Office Closed

May 31: Leader Lesson- Strong Bones

June 4: Laugh and Learn

Reminders &

Announcements:

- The Annual Homemaker Meeting and Cultural Arts will be held on May 17th at 11AM at the Pike County Extension Office. Check in for Cultural Arts begins at 10AM.
- The Pike County Cooperative Extension Office will be closed on May 27th due to Memorial Day Holiday.
- Please note the date change of the Leader Lesson. The May Leader Lesson (Lunch and Learn) is now May 31st.



Follow us on our new Facebook page! "UK Pike County FCS"



ADULT

HEALTH BULLETIN



MAY 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 MENTAL HEALTH AWARENESS



May is Mental Health Awareness Month in the United States. This is a time to draw attention to the importance of mental health and highlight resources that are available to help with mental well-being. Mental illnesses are brain-based conditions. All humans have brains, so everyone is susceptible to having a mental illness at some point in life. Being aware of what signs and symptoms are and what to do if you start to recognize those signs in yourself or someone you know, can make a big difference in getting help and feeling better.

Continued on the next page 



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



If you or someone you know is struggling or in crisis, help is available around the clock. Call or text 988 or go to [988lifeline.org](https://www.988lifeline.org) to live chat with a counselor at any time.

➔ Continued from the previous page

Everyone goes through things in life that can affect mental health — stress from a job, the loss of a loved one, or life changes like having a baby or getting divorced. All of these things and more can cause us to feel and act differently for a short period of time. A mental health concern becomes a problem when the symptoms make it difficult to do daily tasks or you feel unlike yourself for more than 4 weeks.

Common signs of mental illness include:

- Feeling sad or down
- Confused thinking or reduced ability to concentrate
- Excessive fears or worries, or extreme feelings of guilt
- Extreme mood changes of highs and lows
- Withdrawal from friends and activities
- Significant tiredness, low energy, or problems sleeping
- Detachment from reality (delusions), paranoia, or hallucinations
- Inability to cope with daily problems or stress
- Trouble understanding and relating to situations and to people
- Problems with alcohol or drug use
- Major changes in eating habits
- Excessive anger, hostility, or violence
- Suicidal thinking

Sometimes signs of mental illness are also physical problems, like ongoing stomach pain, back pain, headaches, or other unexplained aches and pains along with other signs listed above.

Most mental illnesses do not get better on their own. If untreated, they might get worse over time and cause serious problems. You can use the list above to talk to your doctor or other health-care provider about how you are feeling and the many options available for treatment.

If someone you know shows signs of mental distress, talk openly with them about your concerns. You cannot force someone to get professional



care, but you can offer encouragement and support. You can also help your loved one find a qualified mental health professional and make an appointment. You could even offer to take them or go along to the appointment if they would like.

If you or someone you know is struggling or in crisis, help is available around the clock. Call or text 988 or go to [988lifeline.org](https://www.988lifeline.org) to live chat with a counselor at any time. You can use this resource for yourself or to discuss your concern for someone else.

REFERENCES:

- <https://www.samhsa.gov/mental-health-awareness-month>
- <https://www.mayoclinic.org/diseases-conditions/mental-illness/symptoms-causes/syc-20374968>

**ADULT
HEALTH BULLETIN**

Written by: Katherine Jury, MS
Edited by: Alyssa Simms
Designed by: Rusty Manseau
Stock images: Adobe Stock



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

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 then 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).



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



Become a fan of **MONEYWISE** on Facebook! [Facebook.com/MoneyWise](https://www.facebook.com/MoneyWise)

May

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
		1	2	3	4	5
6	7	8	9	10	11	12
13	14 crochet class @5	15	16	17 Homemaker Annual Meeting @11	18	19
20 Wits Workout @1 Cupcake Decorating @5	21	22	23 Cooking Through the Calendar @12	24	25	26
27	28	29	30	31 Leader Lesson @12		



CROCHET CLASS

FOR BEGINNERS!



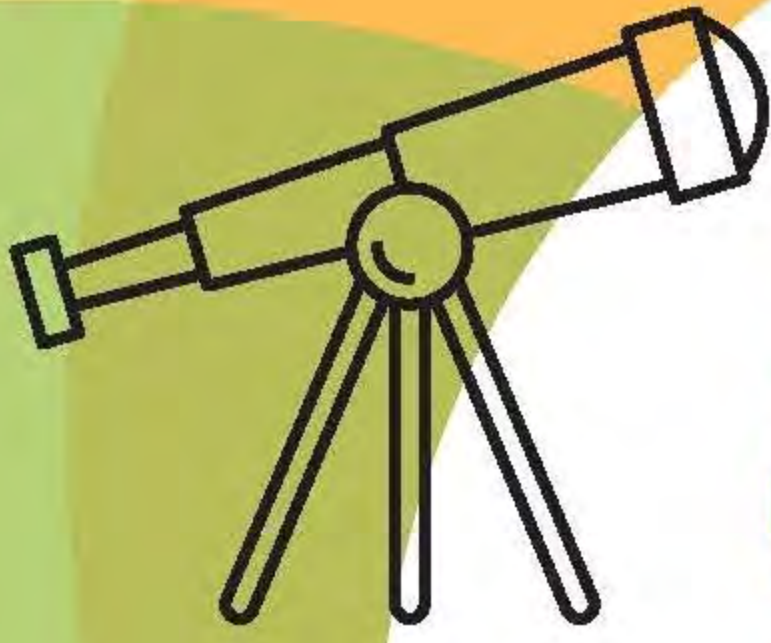
WHEN? MAY 14TH AT 5PM
WHERE? 148 TRIVETTE DRIVE
WE ARE MAKING A MINI WHALE!

HOW DO I SIGN UP?

CALL US AT
(606)432-2534

We hope to see you
there!

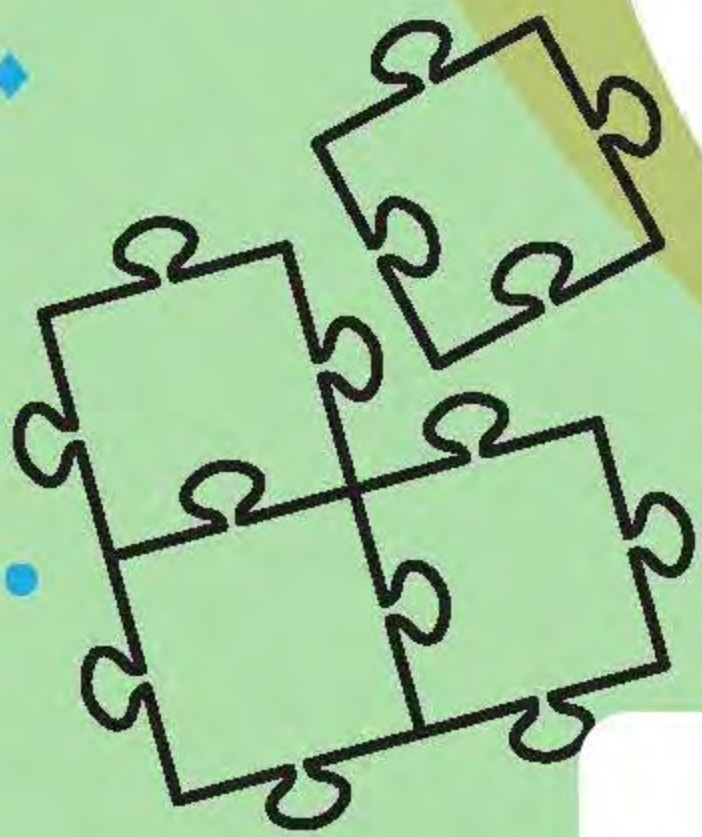




WITS WORKOUT



An engaging, interactive,
and educational
brain health program



Date: May 20th

Time: 1pm

Location: Pike County Cooperative
Extension Office

Registration: Call 606-432-2534 to
register

Come put your mind to the test by
completing fun brain teasers that
everyone is sure to enjoy!



COLLEGE OF AGRICULTURAL, CONSUMER
& ENVIRONMENTAL SCIENCES

Cooperative Extension Service

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

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.

COOKING THROUGH THE CALENDAR



JOIN NOW BY
CALLING US
AT:

606-432-2534

MAY'S RECIPE:
TACO PIE
MAY 23 AT 12



**LUNCH
&
LEARN**

LEADER LESSONS

MARCH 8
GENERATIONAL
DIFFERENCES

APRIL 12
SELF CARE

MAY 31
STRONG BONES

CALL THE PIKE COUNTY EXTENSION OFFICE 606-432-2534 TO REGISTER

ALL LESSONS START AT NOON



**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.

PIKE COUNTY EXTENSION OFFICE

Laugh & Learn

Come have fun and learn with our Kindergarten readiness program for children ages 2 to 5 years old.

All kids must be accompanied by an adult.

CALL NOW TO SIGN UP

(606)432-2534

148 Trivette Drive, Pikeville Kentucky
June 4th at 10am-12pm



Easy Chicken Salad

Servings: 8 Serving Size: 1/2 cup



Ingredients:

- 12-ounces leftover or canned chicken (about 2¼ cups)
- ½ cup low-fat mayonnaise or salad dressing
- ½ cup seedless red grapes, quartered
- ½ cup chopped celery
- ½ cup chopped pecans (optional)
- Crackers or bread for serving

Directions:

1. Dice leftover chicken into ½-inch cubes, or drain and flake canned chicken.
2. Mix other ingredients, except crackers or bread, with chicken.
3. Serve with crackers or bread.

Source: LEAP...for Health: Adapted from: Velma Mullins, Laurel County Nutrition Education Program Assistant, University of Kentucky Cooperative Extension Service.

NUTRITION FACTS PER SERVING: 170 calories; 12g fat; 2g saturated fat; 0g trans fat; 40mg cholesterol; 220mg sodium; 4g carbohydrate; 1g fiber; 2g sugar; 0g added sugars; 13g protein; 0% Daily Value of vitamin D; 2% Daily Value of calcium; 6% Daily Value of iron; 4% Daily Value of potassium.