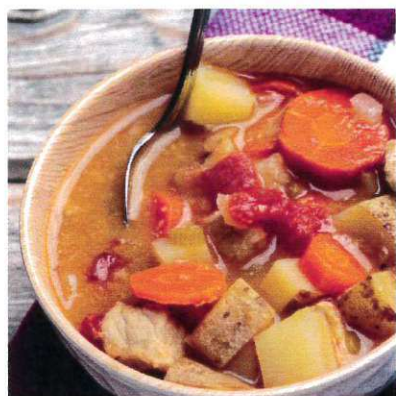


# Perry County Cooperative Extension Newsletter

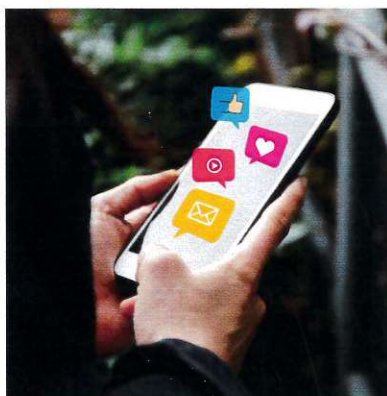
JANUARY 2024

 Martin-Gatton  
College of Agriculture,  
Food and Environment

PERRY COUNTY  
EXTENSION SERVICE



FAMILY &  
CONSUMER  
SCIENCE



4-H YOUTH &  
COMMUNITY  
DEVELOPMENT



AGRICULTURE &  
NATURAL  
RESOURCES

 933 Perry Park Road, Hazard, KY 41701

 [perry.ca.uky.edu](http://perry.ca.uky.edu)

 606.436.2044

 [perry.ext@uky.edu](mailto:perry.ext@uky.edu)

## 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

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Lexington, KY 40506



Disabilities  
accommodated  
with prior notification.

# JANUARY

2024

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 New Years Day Office Closed	2	3 Livestock Judging Team Meeting 3:45 p.m. @ Perry County High School	4	5 Bingocize 10 a.m. @ Senior Citizen Center	6
7	8 Charity Sewing 9 a.m. Perry County Homemaker Meeting & Lunch and Learn Lesson 12 p.m.	9 Bingocize 10 a.m. @ Senior Citizen Center	10 Livestock Judging Team Meeting 3:45 p.m. @ Perry County High School	11 Kentucky Cattlemen's Assoc. Annual Convention in Lexington Cooking Through the Calendar 10 a.m.	12 Kentucky Cattlemen's Assoc. Annual Convention in Lexington Open Sewing 9 a.m. - 2 p.m.	13
14	15 Martin Luther King Jr. Day Office Closed Country Ham Demonstration 2 p.m. @ RCARS	16 Block of the Month 9 a.m.	17 Livestock Judging Team Meeting 3:45 p.m. @ Perry County High School	18	19 Carbon Credits for Woodland Owners 6 p.m. @ Breathitt Co. Extension Office Bingocize 10 a.m. @ Senior Citizen Center	20
21	22 Bingocize 10 a.m. @ Senior Citizen Center	23 Warm Up for the Winter: Soup Essentials 10 a.m.	24 Livestock Judging Team Meeting 3:45 p.m. @ Perry County High School	25	26	27
28	29 Bingocize 10 a.m. @ Senior Citizen Center	30	31 Rootstock and plant orders due Livestock Judging Team Meeting 3:45 p.m. @ Perry County High School			

# JANUARY

2024

## **Family & Consumer Science:**

- January 5th- Bingocize at Perry County Senior Center at 10 a.m.
- January 8th- Charity Sewing 9 a.m.
- January 8th- Perry County Homemaker Meeting 12 p.m.
- January 8th- Lunch and Learn Lesson: Carbon Monoxide
- January 9th- Bingocize at Perry County Senior Center at 10 a.m.
- January 11th- Cooking through the Calendar 10 a.m.
- January 12th- Open Sewing 9 a.m.-2 p.m.
- January 16th- Block of the Month 9 a.m.
- January 19th- Bingocize at Perry County Senior Center at 10 a.m.
- January 22nd- Bingocize at Perry County Senior Center at 10 a.m.
- January 23rd- Warm up for the Winter: Soup Essentials at 10 a.m.
- January 29th- Bingocize at Perry County Senior Center at 10 a.m.

## **Agriculture & Natural Resources:**

- January 11-12, Kentucky Cattlemen's Association Annual Convention and Trade Show in Lexington, KY.
- January 19, Carbon Credits for Woodland Owners, 6:00 p.m. at the Breathitt County Extension Office
- January 31st, Rootstock & Plant Orders due to the Extension Office by end of the day.

## **4-H Youth & Community Development**

- January 15, Country Ham Demonstration at RCARS @ 2:00 p.m.
- Each Wednesday at 3:45 p.m. @ Perry County Central High School, Livestock Judging Practice

# AGRICULTURE & NATURAL RESOURCES

## THIS MONTH:

- EAST KY WINTER BEEKEEPING SCHOOL UPDATE
- KENTUCKY CATTLEMEN'S ASSOCIATION ANNUAL CONVENTION DATES
- TRAINING OPPORTUNITIES
- ROOTSTOCK & PLANT ORDER FORMS
- THE SPOTTED LANTERNFLY: A DANGER FOR KENTUCKY CROPS

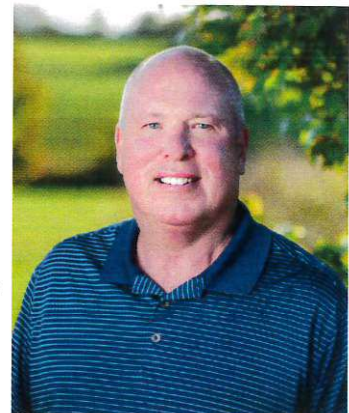
## Happy New Year and welcome to 2024!

Our office is excited to continue working with the residents of Perry County!

If you're thinking of getting Rootstock and Plants for 2024, check out the order forms we've attached - there's been a rise in some prices this year. And a significant concern has emerged for Kentucky crops in the form of the Spotted Lanternfly. Read ahead for more information and what you can do to safeguard our crops from this pest.

I'm honored to be your Agriculture and Natural Resources Agent. If you have any questions or concerns, don't hesitate to get in touch. I'm here to help with anything you need!

Charles May  
County Extension Agent  
Agriculture &  
Natural Resources  
[cmay@uky.edu](mailto:cmay@uky.edu)



# AGRICULTURE & NATURAL RESOURCES

## IMPORTANT INFORMATION:

### East KY Winter Beekeeping School

We will not be hosting the East KY Winter Beekeeping School in January. However, we are actively working on organizing a one-half day mini-school. If arrangements can be made, this session will be scheduled for late January or February. I'll send out a letter to all past participants of the bee school and also post the details on the Perry County webpage if we're able to finalize the arrangements.

### Kentucky Cattlemen Association

For all beef cattle producers, mark your calendars for the Kentucky Cattlemen Association Annual Convention and Trade Show from **January 11-12, 2024**. The event will take place at the Lexington Convention Center in Lexington, KY. To find out more information about the Convention and to register, visit the website [www.kycattle.org](http://www.kycattle.org). Registration forms are also available at the Perry County Extension Office for your convenience.

### Upcoming Trainings

UK Animal and Food Sciences will be doing several online Beef Cattle Trainings through the winter months. I have enclosed a page that has those listed as well as how to register.

There will be a training session on Carbon Credit's for woodland owners on Tuesday, **January 19, 2024**. This meeting will be held at the Breathitt County Extension Office and will begin at 6:00 P.M. To register, call the Perry County Extension Office.

The Perry County Extension Service will be hosting a Logger WebTV Program on Tuesday, **February 27, 2024**. This program will provide 6 hours of CEU's to Kentucky Master Loggers. More information will be provided in the February Newsletter.

Finally, there will be several trainings across the area on Strategies to Reduce Fertilizer Use on Eastern KY Cattle Farms in **February**. See the enclosed flyer for dates and details.

### Rootstock and Plant Orders for 2024

The Perry County Extension Service is now accepting orders for Apple and Pear rootstock. For Apples, we're offering M111 3/16", M 7 A 1/4", along with two new varieties renowned for their disease resistance, GENEVA 202 ¼" and GENEVA 41 ¼". Additionally, we have pear rootstock available. The price per rootstock remains unchanged from last year at \$2.00 each. To place an order, kindly contact the Perry County Extension Office at (606) 436-2044.

An order form was included in the December Newsletter, and another is accessible on the Perry County webpage under the Ag & Natural Resource link. Please note that our stock is limited, so orders will be processed on a first-come, first-served basis until inventory is depleted. **Orders will be accepted from now through January 31st**, and delivery is scheduled for the last week of February.

We will also be taking plant orders. An order form has been made available on the Perry County Extension webpage, accessible through the Ag & Natural Resource link. Additionally, a copy has been included in this Newsletter



## Spotted Lanternfly Has Arrived in Kentucky

*First Published on October 31, 2023*

The spotted lanternfly (aka SLF) is the newest invasive species that has found its way to the Bluegrass State. In early October, a homeowner in Gallatin County noticed the adult form of this insect on their property and worked with their local county Extension agent to submit photos to [reportapest@uky.edu](mailto:reportapest@uky.edu). Thanks to this, the Kentucky Office of the State Entomologist was able to visit the site and collect specimens to submit for federal confirmation, officially certifying an infestation. Thus far, no other county has reported lanternflies. As with all invasive species, the spotted lanternfly causes trouble in the areas that they move in to, and Kentuckians should expect to see this pest more frequently in the coming years.

### What is the Spotted Lanternfly?

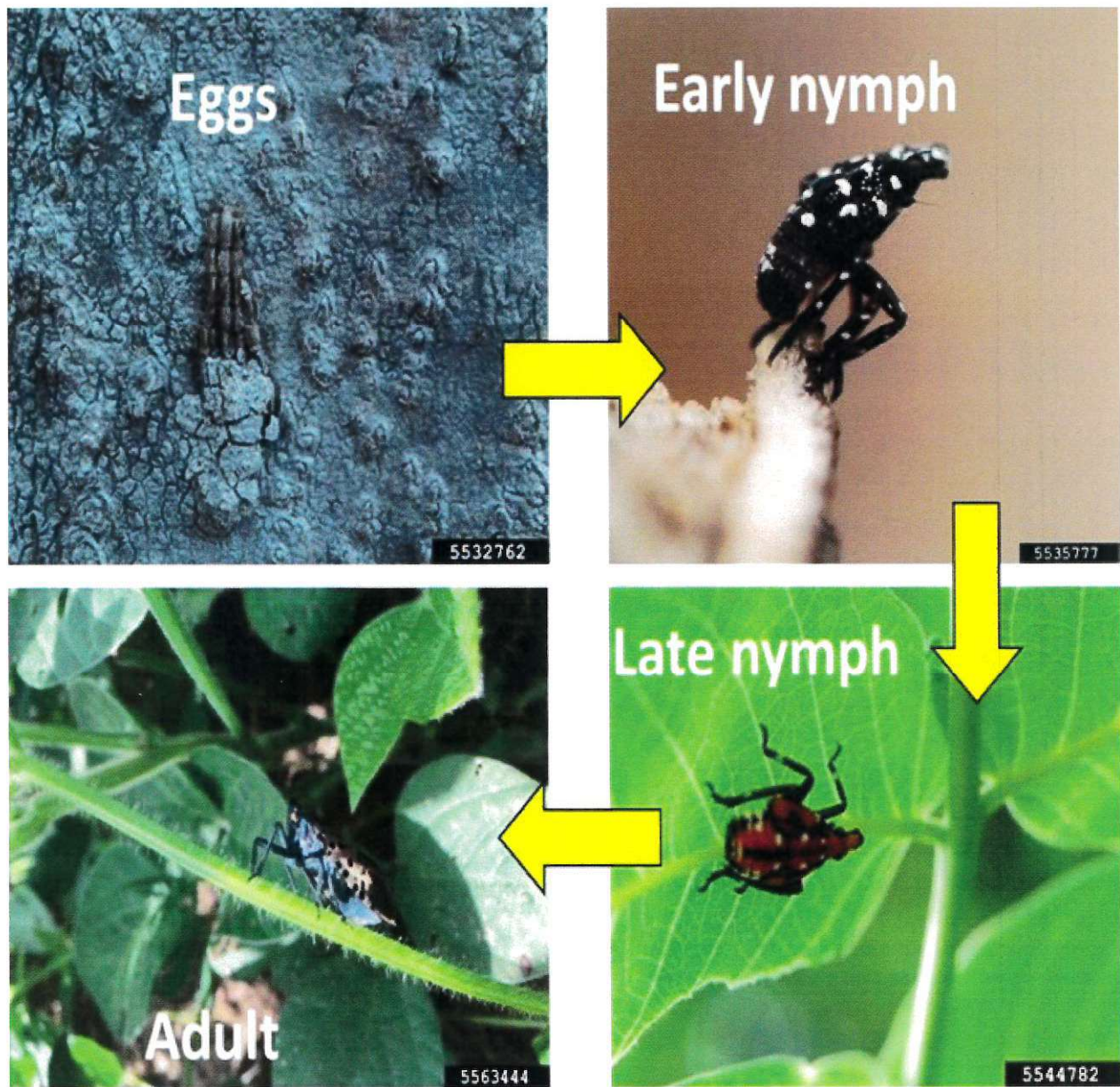
SLF is very distinctive in appearance.; the adult is about an inch long, with strikingly patterned forewings that mixes spots with stripes. The back wings are contrasting red, black, and white. The immature stages are black with white spots and develop red patches as they age. They are a type of planthopper; they are capable of jumping and can be quite fast.



*Figure 1: Adult spotted lanternflies are distinct looking insects; their fore wings are half spotted and half reticulated, while the back wings are a mixture of black, white, and red. On the left, the wings are open and showing all of the color; on the right is how the insect is most likely to be encountered- with the wings closed over its back (Photos: Pennsylvania Department of Agriculture, Bugwood.org).*

Spotted lanternflies develop through a process called incomplete metamorphosis. This means that the female lays eggs, which will hatch to reveal “nymphs,” immature insects that vaguely resemble the adult. They gradually get larger during the growing season, eventually developing their wings and becoming adults. SLF starts off black with white dots, and then before becoming adults, develop red markings.

# AGRICULTURE & NATURAL RESOURCES



*Figure 2: Spotted lanternflies start as eggs, which look like they are covered with brown-grey spackle, and then they develop through spotted nymphal stages before maturing into the adult form (Photos by Lawrence Barringer, Pennsylvania Department of Agriculture, Bugwood.org).*

## How did it get to Kentucky?

The spotted lanternfly is a non-native insect that is from East Asia. The first confirmed infestations were found in Pennsylvania in 2014. Following that discovery, the pest has steadily made progress in infesting other states, such as New Jersey, Ohio, Delaware, New York, Connecticut, Maryland, and West Virginia. In 2021, an infestation was confirmed in Switzerland County, Indiana (directly across the Ohio River from Gallatin County, Kentucky). Further movement in Indiana has been confirmed in 2022 and 2023. In 2022, there was also confirmation of SLF in Cincinnati, OH, with the problem growing in 2023.

# AGRICULTURE & NATURAL RESOURCES

In late summer of this year, sites of SLF were confirmed in Illinois and Tennessee, as well. Just when it seemed that the insect might be in every state that touches Kentucky (but not actually in Kentucky), the local infestation was also discovered. Thus far, the number of insects discovered in Kentucky doesn't rival the infestations you might see images of online or in news reports from states in New England. It is possible that the Gallatin County population arrived via natural movement from Indiana. SLF can jump and fly, and their natural spread can take them 3 to 4 miles from an infested site in a given year. It is also possible that they were accidentally brought into the state on infested goods or on a car, truck, or other means of transport.

## What does it do?

This pest is known to feed on more than 70 plant species, including specialty crops like grapes, apples, peaches, and hops, as well as trees such as maple and black walnut amongst other hardwoods, and fruit crops. Their preferred host for a portion of their life cycle is the tree of heaven (another non-native/invasive species). SLF is classified as a true bug, part of the order Hemiptera. They feed using piercing sucking mouthparts. As they feed, they excrete honeydew, a sugary fecal material that accumulates on nearby plants and surfaces and can attract black sooty mold fungi. Honeydew can also be slippery for people and unfortunately can attract stinging insects looking to feed on it. Another unique problem is that beekeepers near SLF infestations report that their bees will forage so heavily on the honeydew that they end up with honey made from SLF fecal material rather than nectar.



*Figure 3: Spotted lanternflies feed on tender growth as nymphs before moving on to feed on the trunk and branches of trees as these bugs get larger and stronger (Photo by Emelie Swackhamer, Penn State University, Bugwood.org)*

Finally, females lay their eggs on natural and unnatural surfaces alike. Eggs are laid in autumn, and they will overwinter in that stage. While they use trees, the cryptic and hard-to-see egg cases have also been found on automobiles, trains, lawn furniture, firewood, stones, and many other substrates. It's possible that Kentuckians who travel to Gallatin County or to Cincinnati, OH could pick up hitchhiking female lanternflies that will come back to uninfested parts of Kentucky and lay eggs there.



# AGRICULTURE & NATURAL RESOURCES



*Figure 4: A mass of spotted lanternfly eggs has been laid on this vehicle. The eggs will hatch the following spring if not removed (Photo courtesy of WPMT Fox 43).*

## What can people do to help?

Kentuckians should be on the lookout for this pest. Report suspicious looking bugs and egg cases to your local Extension Office or the Office of the State Entomologist at [reportapest@uky.edu](mailto:reportapest@uky.edu). When making a report, please include an image or a sample of the suspect, otherwise it will be difficult to confirm the problem. It is also important to include geographic information. It is true that this is a difficult pest to eliminate, but with the help of citizens monitoring for populations, there is hope that their spread can be slowed to allow communities more time to prepare.



*Figure 5: Be on the lookout for the weird looking adults and for the egg masses spackled onto surfaces, as seen here. Don't bring home any unwanted hitchhikers and help us by reporting odd sightings! (Photo by Richard Gardner, Bugwood.org)*





## UK Beef Management Webinar Series

Registration is necessary, however, if you received this email directly from Darrh Bullock then you are already registered. If you received this from another source, or have not registered previously, then please send an email to [dbullock@uky.edu](mailto:dbullock@uky.edu) with Beef Webinar in the subject line and your name and county in the message. You will receive the direct link with a password the morning of each meeting. This invitation will directly link you to the site and you will be asked for the password which can be found just below the link. Each session will be recorded and posted for later viewing. **All meeting times are 8:00pm ET/7:00pm CT.**

December 12, 2023

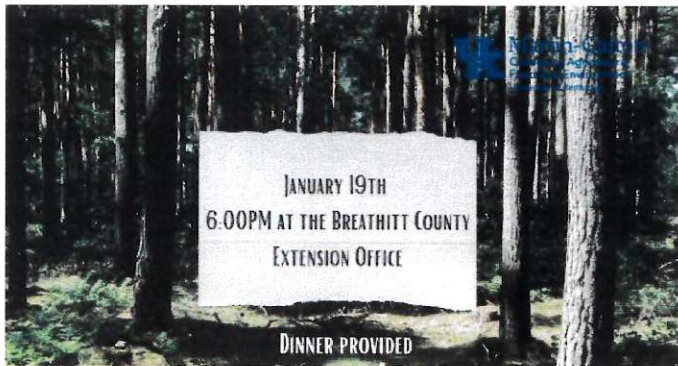
**Shooting the Bull: Answering all your Beef Related Questions!** – Updates and Roundtable discussion with UK Specialists

January 9, 2024

**Management decisions that impact reproductive efficiency in beef herds** – George Perry, Professor, Texas A&M University

February 13, 2024

**What's the Cost of a Cheap Mineral** – Katie VanValin, Assistant Extension Professor, University of Kentucky



### CARBON CREDITS FOR WOODLAND OWNERS



**Jordan M. Shockley, Ph.D.**  
Associate Extension Professor –  
University of Kentucky

Please call your local extension office to register:  
Breathitt  
Knott  
Lee  
Morgan  
Owsley  
Perry  
Wolfe

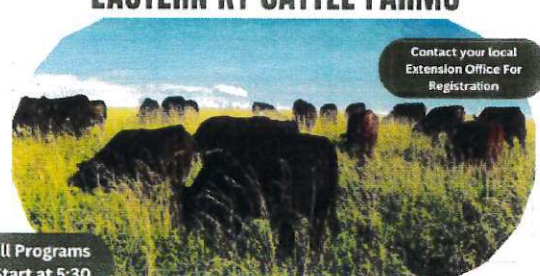


**Jacob J. Muller, Ph.D.**  
Assistant Professor of  
Hardwood Silviculture and  
Forest Operations Extension

**Topics to be covered:**  
\*What is driving carbon markets  
\*Structure of carbon markets  
\*Current carbon programs  
\*How much I will get paid  
\*Concerns from an economist

**Topics to be covered:**  
\*Why we are concerned about carbon  
\*How carbon is stored in our woodlands  
\*What wood landowners can do to increase their carbon-storing potential  
\*And working with a forester

## STRATEGIES TO REDUCE FERTILIZER USE ON EASTERN KY CATTLE FARMS



Contact your local Extension Office For Registration

All Programs Start at 5:30

- Using Legumes to get the Nitrogen Cycle Working
- Feeding Hay to Recycle Nutrients
- Clipping Weeds to Enhance Fertility
- Having an Appropriate Stocking Rate
- Implementing Basic Rotational Grazing Without Perfect Infrastructure

**Locations and Dates:**

**Feb. 19, 2024** Clay County Extension Excel Center 86 Muddy Gap Rd., Manchester, Ky 40962

**Feb. 20, 2024** Knott County Extension 149 Parks. Rd. Hindman, Ky 41822

**Feb 21, 2024** Lee County Extension 259 Industrial Park Rd. Beattyville, Ky 41311

**Feb. 22, 2024** Morehead State University Farm 25 MSU Farm Rd. Morehead, Ky 40361

**Guest Speaker: Dr. Greg Halich,**  
Associate Extension Professor with the Department of Agriculture Economics  
University of Kentucky

**Cooperative Extension Service**

100 Old College Lane  
Lexington, KY 40506-0001  
606-257-3200

**MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT**

100 Old College Lane  
Lexington, KY 40506-0001  
606-257-3200

# FAMILY & CONSUMER SCIENCE



**JANUARY  
2024**

Happy New Year!

As we begin 2024 let's take a look back on all the great programs of this past year. The Holiday Roadshow, Come Sew with Us, Summer Sausage and Charcuterie Workshop, Wreath Making, All about Laundry, Food Preservation Class, Block of the Month, Cupcake Decorating, Quicksand Area Homemaker Meeting and so many more! I am so thankful to each and every one of you that participates with my programming and can't wait for a new year filled with new fun educational experiences for us all. As always please feel free to call our office if you have any questions.

Kelsey Sebastian  
County Extension Agent  
Family & Consumer Science  
[kelsey.sebastian@uky.edu](mailto:kelsey.sebastian@uky.edu)

- Upcoming Events
- New Recipe
- Health Bulletin
- Money Wise



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Community and Economic Development

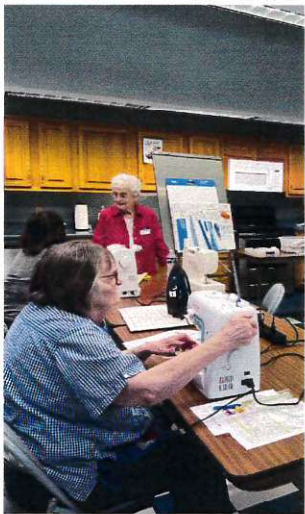
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Lexington, KY 40506



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# A YEAR IN REVIEW: 2023!



# JANUARY EVENTS

## **Charity Sewing**

Our wonderful volunteers continue to make baby blankets and turbans for ARH, and lap quilts for Bluegrass Care Navigators. The next sewing date is Monday January 8th upstairs in the Perry County Extension Service office building. Sewing starts at 9:00 AM. If you want to be involved – there is a way for everyone to help! Come join the fellowship and support the community needs. This is a wonderful way to record volunteer hours for KEHA!

## **Perry County Homemakers Meeting**

January 8th at 12 p.m. will be our next Perry County Homemaker Meeting. Lunch will be provided as it is a joint program with our Lunch & Learn Leader Lesson for the month. Please register by calling our office at 606-436-2044 so you can be counting for catering.

## **KEHA Lunch & Learn Lesson: Carbon Monoxide**

Carbon monoxide is produced whenever fuel of any type is burned whether in engines, furnaces, fireplaces, grills, stoves, and gas ranges. Since carbon monoxide can't be seen, tasted, or smelled, the danger is the buildup of the gas in enclosed spaces. This is the reason you should never leave your vehicle running in the garage or try to heat your home with a grill or a portable gas stove when your electricity is out. Exposure to carbon monoxide gas causes hundreds of accidental deaths and makes thousands more ill each year. By being aware of carbon monoxide exposure and knowing the steps to prevent it, you can save lives. This lesson will help raise your awareness and knowledge about carbon monoxide, its negative health effects, and steps of prevention. Join us January 8th at the Perry County Homemaker Meeting when Wolfe County Agent, Darian Creech shares this lesson with us.

## **Cooking Through the Calendar**

Cooking Through the Calendar Program will continue in 2024 as we cook a new recipe every month. Classes will be held upstairs at our office at 10 a.m. Our first class for 2024 will be Thursday January 11th. We'll be making Savory Winter Pork Stew for you to sample. New 2024 Calendars are here!! Stop by our office for your free copy.

## **Open Sewing Day**

The second Friday of the month will now become Open Sewing Day! Feel free to catch up on quilt blocks, work on Homemaker Hospice blankets, or even just come to hem a pair of pants. Volunteers will be available each day to answer questions or help with any of our sewing needs. Open to anyone! Sewing machines available on site January 12th from 9 a.m.-2p.m.

## **Block of the Month**

The next class will be on January 16th from 9am-12pm. We will catch up on our pattern from December. Please bring all completed blocks with you, as we begin to build our quilts. Patterns and fabric for the blocks will be provided free but you must sign up in advance and participate in person. Special thanks to Nancy Pratt and Cheryl Leabo for leading these classes for us. Call 606-436-2044 to register.

## **Warm up for Winter: Soup Essentials**

As winter weather sets in make sure you have plenty of warm and filling recipes on hand. In this class we will make a variety of hearty and healthy soup options for you to sample and take the recipes home to recreate all winter long. Call our office 606-436-2044 to register for this class. January 23rd at 10 a.m.

# Family & Consumer Science



Recipes from the 2024 Food and Nutrition

## Recipe Calendar

**UK** Cooperative  
Extension Service

### Savory Winter Pork Stew

- 1 teaspoon salt
- 1/2 teaspoon black pepper
- 1 teaspoon granulated garlic
- 1/2 cup all-purpose flour
- 2 pounds boneless pork loin chops, 3/4-inch thick
- 2 tablespoons olive oil, divided
- 1 carton (32 ounces) low-sodium chicken broth
- 3 large carrots, sliced in 1/4-inch rounds
- 2 celery stalks, diced
- 1 medium onion, diced
- 3 medium potatoes, diced
- 1 can (10 ounces) diced tomatoes with green chilies

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. 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.
3. In a plastic gallon bag, add salt, pepper, garlic, and flour. Set aside.
4. On a meat cutting surface, trim fat and cut pork loin chops into cubes using a serrated knife or kitchen shears.
5. Place pork pieces inside a gallon bag with flour and seasonings and seal. Shake bag until all pork pieces are dredged in flour.
6. Wash hands and surfaces after handling uncooked meat.
7. In a large nonstick skillet, heat 1 tablespoon of olive oil over medium heat. Brown half of the pork pieces in the skillet, flip over pieces until all sides are browned. Remove pork and place in a large soup pot. Add



8. another 1 tablespoon of olive oil to the skillet and brown the remaining pork pieces, then add remaining pork to the soup pot. Note: An extra-large skillet can brown all the pork pieces at one time.
8. Add 3 cups of chicken broth, carrots, celery, and onion to the pork in the soup pot. Bring to a boil over high heat. Reduce heat to medium-low, stir occasionally to avoid ingredients sticking to the bottom of the pot. Cook 20 to 30 minutes, or until vegetables are tender.
9. Add the remaining chicken broth, potatoes, and diced tomatoes with chilies. Bring to a boil. Simmer on low heat for 10 to 15 minutes until potatoes are tender, but not mushy.
10. Refrigerate leftovers within 2 hours.

**Makes 12 servings**  
**Serving size: 1 cup**  
**Cost per recipe: \$19.19**  
**Cost per serving: \$1.60**



This institution is an equal opportunity provider. This material was partially funded by USDA's Supplemental Nutrition Assistance Program – SNAP.

#### Nutrition facts

**per serving:**  
190 calories; 5g total fat; 1g saturated fat; 0g trans fat; 40mg cholesterol; 380mg sodium; 17g total carbohydrate; 2g dietary fiber; 3g total sugars; 0g added sugars; 21g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 6% Daily Value of iron; 10% Daily Value of potassium

#### Source:

Stephanie Derrfield, former Area Nutrition Agent; Ruth Ann Kirk, Lawrence County EFNEP Program Assistant Senior; and Danielle Fairchild, Lawrence County SNAP-Ed Program Assistant Senior, University of Kentucky Cooperative Extension Service

#### Cooperative Extension Service

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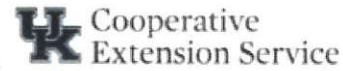
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Disabilities  
accommodated  
with prior notification

Stop by the office to pick up a copy of the  
2024 Calendar and to see all of the  
coming recipes for the year!





## FAMILY CAREGIVER HEALTH BULLETIN



JANUARY 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>

Perry County  
Extension Office  
933 Perry Park Road  
Hazard, KY 41701  
(606) 436-2044

### THIS MONTH'S TOPIC:

## ALZHEIMER'S DISEASE: ADJUSTING TO A DIAGNOSIS



**R**eceiving the diagnosis of "Alzheimer's disease" can feel overwhelming. It is common to be flooded with a mix of several emotions. Up to this point, you may have overlooked symptoms as signs of aging. You may have held on to the hope that your loved one's cognitive changes would disappear with a new pill, different medication, or a change in lifestyle.

### The family and diagnosis

Even though the family often sees symptoms and seeks medical attention, the Mayo Clinic admits that a dementia diagnosis can be hard for them to accept. Families can feel a range of emotions including denial, anger, and guilt. A proper diagnosis can provide a sense of relief, however. That's because now, they can explain behaviors and find proper

Continued on the next page



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Disabilities accommodated with prior notification.

## **Talking about dementia is proven to increase understanding and reduce fear. Try not to judge people by their reactions. Some may need time to adjust.**

### **→ Continued from the previous page**

medical attention and resources. Mayo suggests using a positive lens to view the diagnosis. This can be helpful after some of the immediate emotions settle. For example, a proper diagnosis can:

- Explain cognitive and behavior changes. This allows the family and the person living with dementia to accept the changes as part of the disease process not the person.
- Lead to appropriate support and resources.
- Promote conversations with other family members, including children, so people understand what is happening and why.
- Motivate important conversations on topics such as living wills, advanced directives, caregiving, safety, housing, and financial matters. In some cases, the family might need to discuss a workplace transition.

### **Living with a diagnosis**

For a person living with Alzheimer's disease, the diagnosis can also trigger emotions such as anger, grief, fear, shock, and uncertainty. The Mayo Clinic reports that a person living with the disease might feel fear, sadness, or embarrassment over what is to come. Like caregivers, some may feel a sense of relief as they finally have an answer to what has been going on. Still others may not be able to accept it. The Mayo Clinic warns families and caregivers to be careful with those who don't know their limitations. This can lead to risky behavior, such as cooking or driving when it is no longer safe.

### **Telling people about a diagnosis**

The Mayo Clinic stresses the importance of respecting a person's privacy when it comes to sharing the diagnosis. When possible, decide together how and who you will tell. You also need to discuss who should share the news, which may include the person living with dementia. Everybody reacts differently to such news. Some may offer words of support or acts of kindness. Others may feel uncomfortable and avoid conversations and



interaction. In all cases, it is important to educate people about the diagnosis, symptoms, outcomes, and expectations. Talking about dementia is proven to increase understanding and reduce fear. Try not to judge people by their reactions. Some may need time to adjust. You might choose to reach back out at a later date for their support. You may even emphasize that quality relationships and positive social interaction contribute to brain health and overall health and well-being.

Families and those living with Alzheimer's disease, or another type of dementia need to understand that a diagnosis does not mean the end of a good life. Instead, a combination of local support, resources, treatments, and even research opportunities can open opportunities to preserve and/or adapt to changing cognition and daily routines. Seeking such opportunity starts with proper diagnosis and adjustment to it.

#### **REFERENCE:**

This bulletin was summarized from Mayo Clinics "Living with Dementia: A Guide to Caregiving and Support, Chapter 1. Adjusting to a Diagnosis." McPress.MayoClinic.org. September 2023.

### **FAMILY CAREGIVER HEALTH BULLETIN**

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## MONEYWISE

VALUING PEOPLE. VALUING MONEY.

JANUARY 2024

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

### THIS MONTH'S TOPIC: UNDERSTANDING THE COST OF CONVENIENCE

Our society moves at a fast pace. Most any purchase is available at the push of a button, making delayed gratification a concept of the past. The question is ... what does all this convenience really cost?



#### SPENDING LEAKS

Benjamin Franklin is noted for saying, "Beware of little expenses. A small leak will sink a great ship." Spending leaks are small, seemingly innocent purchases that add up over time. These spending habits have the potential to drain our budgets if gone unchecked. Spending leaks can be part of our normal routines, which can make them difficult to spot.

Examples of common spending leaks include specialty coffees, takeout food, delivery services, impulse and "one-click" buys, digital downloads, streaming services, alcohol, or even hobbies. When we add up these costs, it can be surprising to see how much money we could save by making different choices.

#### CONVENIENCE IS COSTLY

Examples of spending leaks common to many individuals and families are food and grocery

deliveries. Services like DoorDash, Uber Eats, GrubHub, Instacart, or even local pizza and grocery delivery, have become household staples. Using these "convenient" services significantly increases the final bill when you consider additional charges such as service and delivery fees and driver tips.

#### OTHER COMMON LEAKS

Other common convenient spending leaks include unused auto-drafted memberships and subscriptions. For example, streaming or cable services. You could save \$150 to \$200 a year by cutting one rarely used streaming service with an average cost of \$15 a month. Or maybe you joined a gym but never go. If monthly membership is \$55, that's \$660 automatically deducted from your account each year.

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Lexington, KY 40506



Disabilities  
accommodated  
with prior notification.

## WHAT IS CONVENIENCE COSTING YOU?

Delivery Service	Base Cost for Order	Added Fees, Delivery Cost, & Driver Tip	Total Cost for Delivery	Total Cost for Convenience	Annual Cost for Convenience if Only Ordered Weekly
To-go meal dashed to your house	\$25.57	<i>Service Fee</i> \$ 2.56 <i>Delivery</i> \$ 5.99 <i>15% Tip</i> \$ 5.12	\$ 39.24	Extra \$13.67 (35% of bill)	\$ 710.84
Groceries instantly delivered	\$78.03	<i>Service Fee</i> \$ 3.90 <i>Delivery</i> \$ 8.49 <i>15% Tip</i> \$13.56	\$103.98	Extra \$25.95 (25% of bill)	\$1,349.40
Pizza store delivery for Friday night	\$37.79	<i>Delivery</i> \$ 4.99 <i>15% Tip</i> \$ 6.42	\$ 49.20	Extra \$11.41 (23% of bill)	\$ 593.32

Use the chart above to take a closer look at a few estimated costs of convenience and what you could save annually by choosing pickup versus delivery.

### PLUG SPENDING LEAKS

**Track purchases.** Keep a spending diary to become more mindful of your spending habits. Track every purchase regardless of size, including recurring bills, and note your method of payment (e.g., cash, debit card, credit card, app, online payment check). Look for possible "leaks" among frequent purchases.

**Examine receipts.** If deliveries are common in your household, use app or email receipts to review past orders. Then determine how much extra you paid in recent service and delivery charges. What could you have done with this money instead?

**Analyze auto-drafts.** List monthly and annual auto-drafts, then assess how frequently you use each service. Be wary of sneaky online subscriptions that "hide" in other accounts, such as through PayPal, Apple settings, or Amazon Prime. Or they may include "free" trials you forgot to cancel. Review monthly bank, credit card, and/or money transfer app statements to help you identify any unused auto-draft service, subscription, or membership that you should cancel.

**Say "No" to Easy Pay.** Disable one-click purchase options that save your financial information. Instead, enter your information at checkout. The less convenient it is for you to make an online purchase, the less likely you are to make impulse buys.

Written by: Nichole Huff | Edited by: Kelly May and Alyssa Simms | Designed by: Kelli Thompson | Images by: 123rf.com

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# 4-H YOUTH & COMMUNITY DEVELOPMENT

## Newsletter January 2024



### Happy New Year everyone!

Perry Co. 4-H is so excited to bring in the new year by announcing many new clubs and in-school programs! I am also happy to announce that my wife and I are expecting the birth of our first child over the holidays. That being said, the volume of programming during the month of January will be lower than normal while I am out on paternity leave.

I am excited to return in February with a renewed energy and focus on the Perry Co. 4-H program and hope you will join us to explore our new programming!

### Tate Sasser

County Extension Agent  
4-H Youth &  
Community Development  
tatesasser@uky.edu

A handwritten signature in black ink that reads "Tate Sasser".

### THIS MONTH:

- Letter from your 4-H Agent
- New Programs for 2024
- 4-H Exclusive



# 4-H Youth & Community Development



Official dates and times for the following programs will be published in our February newsletter, and will be posted on our county Facebook page.

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## New In-School Programs

- **Character Counts** focuses on building students' character skills and shaping a positive school culture.
- **Health Rocks** instills invaluable confidence and communication skills necessary to make responsible decisions and develop the internal strength to resist risky behaviors.
- **Dollars & Sense** looks at the world of financial literacy and consumer education.
- **Rocketry** works with school STEM teachers to engage interest in science and technology.



If you are interested in these programs being offered at your students school, please contact your school FRYSC Personnel or 4-H Agent Tate Sasser.

## New After-School Programs (all programs are for students ages 9-18 unless otherwise specified)



- **Livestock Judging Team** works with students to learn breed standards and market expectations and use the skills to compete at the state level.
- **Art Club** partners with the Appalachian Arts Alliance to encourage creativity.
- **S.E.T. Club** partners with local STEM teacher, Stephen Taylor, to encourage interest in science, engineering, and technology.
- **Life Skills Club** seeks to help students learn basic skills like sewing, cooking, and financial literacy.
- **Leadership Club** works to help students in Perry County gain skills and confidence to be leaders in their community. This is open to teens 13 years and older.
- **Cooking Club** works to help students gain confidence in the kitchen.

## 4-H Exclusive:

# Your Child's Online Safety

By Tate Sasser

Social media is very much a part of our culture, with most young people and adults regularly using the outlets to connect with their friends and family. When used appropriately, social media can be very positive. However, misuse can lead to serious consequences. For example, cyberbullying has increased with the popularity of social media. In some cases, thieves have used social media accounts to target their victims.

Some social media outlets have member guidelines, such as Twitter and Facebook, that require account holders to be at least 13 years old. However, some young people falsify their ages to gain entry.

Here are some tips to help you and your children safely navigate social media platforms.

- Ensure you and your child use your real names and ages when activating social media accounts.
- Don't post personal information, such as social security numbers, home addresses, phone numbers and details about when you're on vacation or not home, on social media sites to avoid becoming a target for thieves.
- Make sure you and your child personally know each person listed as your friends or followers.
- Use social media privacy settings but realize that what you say on social media is never really private.
- Monitor your child's accounts and your friends' and followers' feeds to ensure no one has posted private or inappropriate information about you or your family. Ask your friends to remove any information involving you or your family that you feel is inappropriate or private. Remove tags from any inappropriate photos your friends may post of you and your family.
- Remind your child that what they say and do online can have real-life consequences, both now and in the future.
- Encourage your children to talk to you if someone's online behavior makes them feel uncomfortable or threatened.

For more information on online safety, contact Perry County Cooperative Extension Service.

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