

Perry County Cooperative Extension Newsletter

JULY 2025

 Cooperative Extension Service

PERRY COUNTY
EXTENSION SERVICE



AGRICULTURE &
NATURAL
RESOURCES



FAMILY &
CONSUMER
SCIENCE



4-H YOUTH &
COMMUNITY
DEVELOPMENT

 933 Perry Park Road, Hazard, KY 41701

 606.436.2044

 facebook.com/perrycountykyextension

 perry.ca.uky.edu

 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

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, 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.

JULY

2025

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	1	2	3	4 Office Closed 	5
6	7 Charity Sewing 9 A.M.. Homemaker Meeting 12P.M.	8	9 Cooking Through the Calendar 12 P.M.	10 4-H Teen Leader Orientation 8:30 A.M.- 1:00 P.M.	11 Open Sewing 9 A.M.	12
13	14	15 Quilting 101 9 A.M.	16	17 Beekeepers Association Meeting 6 P.M.	18 Quilt Shop Hop 8 A.M.	19
20	21	22	23	24	25	26
~4-H CAMP 22 ND - 25 TH ~						
27	28	29 Stem Project Day 10 A.M.- 1 P.M. Cultural Passport 1 P.M.	30	31 Diabetes Connections 5:30 P.M.		

JULY 2025

AGRICULTURE & NATURAL RESOURCES

THIS MONTH:

- PERRY COUNTY BEEKEEPERS ASSOCIATION
- PERRY COUNTY FARMER'S MARKET
- COUNTY AGRICULTURE INCENTIVE PROGRAM (CAIP)
- NATIONAL PREPAREDNESS MONTH

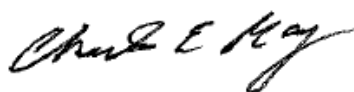
Welcome to July everyone. Nothing like a heat wave to bring it in. We went from cool rainy weather to 100-degree heat indexes overnight.

Wishing everyone a great and safe 4th of July.

Below are a few upcoming events that some of you may be interested in.

Charles May
County Extension Agent
Agriculture &
Natural Resources

cmay@uky.edu



AGRICULTURE & NATURAL RESOURCES

UPCOMING EVENTS:

Perry County Beekeepers Association

Don't forget that the Perry County Beekeepers Association meets on the third Thursday of each month at the Perry County Extension Service Annex Building. The meetings begin at 6:00PM. The next meeting will be on July 17, 2025. The topic will be nutrition for fall and Winter Feeding. Guest Speaker will be Larry Young, Powell and Clark County Beekeepers Association President.

County Agriculture Incentive Program (CAIP)

The Perry County AG Development Council approved to run a CAIP Grant at the June 23, 2025, Council meeting. The cost-share amount will be \$5000.00. The grant must go through all the channels at the Kentucky Office of Agricultural Policy before we can start taking applications for the grant. We are probably looking at August before the application period begins. If you are not familiar with this grant, it is a cost-share grant to assist landowners and farmers to improve and invest in their operations. It can be used for animal, equipment, and infrastructure purchases. About anything pertaining to farming will qualify. There are certain requirements you need to meet to be eligible to apply for funding.

You need a Farm Serial Number (FSN), which you can get through the Breathitt County Farm Service Agency. You will also need a current Agricultural Water Quality Plan. You can get this done at the Perry County Conservation District Office.

If you would like to know more about this grant, just give me a call at the Perry County Extension office. I will be happy to walk you through the process.

Perry County Farmer's Market

The Perry County Farmer's Market opened in June. The market will be open on Thursday evenings and Saturday mornings.

If you are interested in becoming a vendor, you can contact the market manager, Addie Curran at (541) 912-6718 or email to

perrycountyfarmersmarket@gmail.com

Along the lines of the Farmer's Market, the Center for Crop Diversification is asking folks that sell producer, either at the Farmer's Market or other outlets, to fill out a short survey. On the next page, I have attached a flyer with a QR code you can scan with your phone and pull up the survey. Please take a few minutes to fill this out.

Since we had a run of extremely hot and humid weather already, I thought I would devote this newsletter to Summer Heat Safety. See the flyer on Summer Heat Safety on the following pages.

This month is also National Preparedness Month, so I have enclosed a flyer on preparing your personal Disaster Supply Kit.

Have a great month everyone.



SUPPORT KENTUCKY PRICE REPORTING

The UK Center for Crop Diversification has been reporting prices for nearly 25 years. We report on **Farmers Markets** and **Produce Auctions** in the Kentucky. We are trying to see how people use the price reports and what impact they have.



WHY HELP?

- Improves price reports in the state
- Helps continue & expand reporting
- **Only takes about 5 minutes!**

TAKE THE SURVEY



Contact brett.wolff@uky.edu for questions



AGRICULTURE & NATURAL RESOURCES



Summer Heat Safety

By Derrick Snyder - National Weather Service Paducah, KY

As summertime ramps up across the Commonwealth, so do the dangers of prolonged exposure to excessive heat. Heat is one of the deadliest forms of weather across the country. What makes it particularly dangerous is that the effects of heat are accumulative. Impacts on the body become progressively worse with similar levels of heat exposure several days in the row. For those who work outdoors during the summer, knowing the signs of heat exhaustion and heat stroke can prevent serious injuries, or even death.

Heat Exhaustion		Heat Stroke
ACT FAST <ul style="list-style-type: none">• Move to a cooler area• Loosen clothing• Sip cool water• Seek medical help if symptoms don't improve	<p><i>Dizziness</i> <i>Thirst</i> <i>Heavy Sweating</i> <i>Nausea</i> <i>Weakness</i></p>	ACT FAST CALL 911 <ul style="list-style-type: none">• Move person to a cooler area• Loosen clothing and remove extra layers• Cool with water or ice <p><i>Confusion</i> <i>Dizziness</i> <i>Becomes Unconscious</i></p>
<i>Heat exhaustion can lead to heat stroke.</i>		<i>Heat stroke can cause death or permanent disability if emergency treatment is not given.</i>
	Stay Cool, Stay Hydrated, Stay Informed!	

Know these signs:

- **Heat Exhaustion:** Becoming faint or dizzy, excessive sweating, cool/clammy skin, nausea, rapid/weak pulse, muscle cramps. Act fast and move the person experiencing heat exhaustion to a cooler area, loosen their clothing, sip cool water, and seek medical help if symptoms do not improve.
- **Heat Stroke:** Acting confused, dizziness, loss of consciousness/passing out. If someone has these symptoms, CALL 9-1-1 IMMEDIATELY, as this condition could become deadly or cause permanent disability!

Follow these tips to practice heat safety:

- Avoid heavy activity and direct sunlight.
- Do the most intensive outdoor work early in the morning or late in the evening to avoid exposure to the greatest heat and humidity levels.
- Stay hydrated, find a cool indoor place, and check on children, the elderly, and pets.
- Protect yourself outside by wearing light, loose-fitting clothes, and spend time in the shade.
- **Never** leave anyone (or pets) alone in a locked car, even in the winter, as death from heat stroke can occur in as little as 10 minutes!



Preparing Your Disaster Supplies Kit

A disaster supplies kit is a collection of basic items that members of a household may need in the event of a disaster.

Basic Disaster Supplies Kit

The following items are recommended for inclusion in your basic disaster supplies kit:

- Three-day supply of non-perishable food
- Three-day supply of water (one gallon of water per person, per day)
- Portable, battery-powered radio or television and extra batteries
- Flashlight and extra batteries
- First aid kit and manual
- Sanitation and hygiene items (moist towelettes and toilet paper)
- Matches and waterproof container
- Whistle
- Extra clothing (think "warm" in case you live in a cold climate)
- Kitchen accessories and cooking utensils, including a can opener
- Photocopies of credit and identification cards
- Cash and coins
- Special needs items, such as prescription medications, eye glasses, contact lens solutions, and hearing aid batteries
- Items for infants, such as formula, diapers, bottles, and pacifiers
- Other items to meet your unique family needs

The EDEN National Preparedness Month materials were developed with funding from the Cooperative State Research, Education and Extension Service, U.S. Department of Agriculture under CSREES/USDA Agreement No. 2004-37620-14644. Any opinions or recommendations expressed in this publication are those of the authors and do not necessarily reflect the view of the U.S. Department of Agriculture.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, sex, religion, age, disability, political beliefs, sexual orientation, and marital or family status. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). To file a complaint of discrimination write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410 or call (202) 720-5964 (voice or TDD). USDA is an equal opportunity provider and employer.

Kit Locations

Home (Basic Disaster Supplies Kit)

Your disaster supplies kit should contain essential food, water, and supplies for at least three days.

Keep this kit in a designated place and have it ready in case you have to leave your home quickly. Make sure all family members know where the kit is kept.

Work

This kit should be in one container, and ready to "grab and go" in case you are evacuated from your workplace.

Make sure you have food and water in the kit, as well as comfortable walking shoes in case an evacuation requires walking long distances.

Storing Food

- Place packaged food in metal, glass or rigid containers to avoid insect and rodent damage.
- Rotate and use food and water every six to 12 months.

www.EDEN.lsu.edu



PERRY CO. BEEKEEPERS ASSOCIATION

July's Topic:
Nutrition for Fall and Winter
Feeding Speaker Larry Young



**Thursday,
July 17th**



6:00 p.m.



**Perry Co. Extension
933 Perry Park Rd.
Hazard, KY 41701**



**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.

FAMILY & CONSUMER SCIENCE



Hello from your Perry County FCS!

We hope everyone is having a wonderful summer so far, enjoying the sunshine and all that this beautiful season has to offer. As we move into July, we're thrilled to be planning some exciting programs that we hope will bring both new and familiar faces together. Whether you're a regular participant or this is your first time joining us, we can't wait to see you!

At our last Homemaker's meeting three different officials were elected. President, Jan Gibson, is pictured below with the new officials.

Treasurer: Barb Biallas

President: Jan Gibson

Educational Chair: Anita Noble

Vice President: Charlinda Fugate

We want to congratulate these wonderful ladies!



JULY 2025

- Upcoming Events
- Monthly Recipe
- Health Bulletin
- Money Wi\$e

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 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.

This Month's Events

Charity Sewing - First Monday of the Month

The next date is **Monday, June 7th** in the Perry County Extension Service office building at **9 a.m.** We will continue working on baby blankets and hats for ARH and lap quilts for Bluegrass Care Navigators. This program is open to anyone able to volunteer and is a great way to get Volunteer Hours for KEHA.



Perry County Homemakers Meeting -

The Perry County Homemaker Meeting will be held on **Monday, July 7th at noon**. This will be a potluck meal, so please bring a dish if you plan to attend. Call the office at 606-436-2044 to be registered.

Cooking Through the Calendar

Let's begin our year with healthy meals and our Cooking Through the Calendar Program. The July class will be on **Wednesday, July 9th, at 12:00 p.m.**, upstairs in the main building. This month, we will make chicken burgers.

Cultural Passport Program - Once a Month



Take a look into different holidays, cultures, and countries with us in 2025! Each month we will explore fun new details and recipes to sample. You will receive a passport book to have stamped! The seventh program of 2025 will be held **Tuesday, July 29th at 1:00 P.M.** and we will be traveling to Russia.

Quilting 101 -

Third Tuesday of the Month

A **recap** from the June class: Members cut and stitched Block 1 (Rail Fence).

For the July class this is a reminder to:

- Be ready to begin class at **9AM**
- Have completed cutting and labeling your two 90"+ borders and two 104"+ borders.
- If you have a template plastic, cut your Block 2 templates(Double Nine Patch) from the paper pattern you received in class.
- If you do not have any template plastic, be sure to bring your paper pattern with you to class in July.
- Next class will be July 15th, 2025.



This Month's Events

Diabetes Connections

Join us for the 2025 Healthy Habits Challenge in our Diabetes Connections meetings! This program is in partnership with ARH and will be held in the Annex Building at the Perry County Extension Office July 31st at 5:30 p.m. This program is designed to encourage our members to adopt healthier lifestyle choices through weight loss and wellness goals, fostering long-term benefits for diabetes management. Each month we will have diabetes-related topics, education, and recipe testing. We will be incorporating monthly accountability checks with Diabetes Connections notebooks, log sheets, weigh-ins, and free health screenings. Please see the flyer with upcoming dates and we hope you will join us.

Quilt Shop Hop

July 18th, 2025

Quilt Shop Hop will be an exciting endeavor as you will get to travel from town to town visiting different quilt shops! You will need to be at the Perry County Extension Office by 8-8:15 A.M. Please call our office to register!

Open Sewing Day -

Second Friday of the Month

Do you want to work on quilt blocks to send to the State Homemaker Meeting? Opening Sewing is a great time to get started. 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 are available on-site for our **July 11th from 9 a.m.-1 p.m. class.**

Food Preservation Workshop-

August 4th and 8th

Quicksand Area Agents present the Food Preservation Workshop! This will be a two day event from 10 AM - 2PM covering the following; Water Bath Canning, Dehydrating, Vacuum Sealing, Pressure Canning, Freezing, Jams & Jellies and more! Call our office today to pre-register!
(606) 436-2044

This Month's Events

5th Annual Quilt Shop Hop Locations shown below!



Sew-N-Love Shoppe
249 West Court Street
Prestonsburg, KY 41653
Jan Joseph, Owner
Phone (606) 506-5086



Bridgett's Quilting & Fabric Shop LLC
237 Second Street Suite 5
Pikeville Ky 41501
Bridgett Hylton, Owner
(606) 424-5972



Appalachian Quilt & Craft
1133 N. Main St.
Hazard, KY 41701
Sandy, Sheridan & Emily
Phone (606) 551-1095
www.appalachianquilt.com



Gran Gran's Quilting Shoppe
304 Main Street
Paintsville, Ky. 41240
Kathy & Otto Hyden, Owners
Phone (606) 793-1659

*On July 5th & 6th, an Independence Day event will be taking place downtown Paintsville. Main Street will be blocked by vendors but Gran Gran's will be open



Quilters Play House
51 Beasley Branch Rd.
Ulysses, KY 41264
Phone (606) 624-5267
Sherry Burchett, Owner

This Year's Grand Prize!



Passports must be signed by all 5 shops and turned in at the final shop in order to qualify for the grand prize drawing.

Quicksand Area Agents Present Food Preservation Workshop

August 4th and 8th

10 a.m.-2 p.m.

Robinson Center

Jackson, KY

Join us for a two day Food Preservation
Workshop covering:

WaterBath Canning

Dehydrating

Vacuum Sealing

Pressure Canning

Freezing

Jam & Jellies

and more!

Contact your local Extension Office to sign up!

**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.



DIABETES
Connection
2025

ARH

Stay tuned for
info on in-person

Save the Dates!

JAN 30 Healthy Habits Challenge Kickoff

FEB 27 Nutrition

MAR 27 **Physical Activity and Sleep**

APR 24 Gardening

MAY 29 Footcare for Summer

Session 1 Challenge Wrap-Up/Session 2 Kickoff

JUL 31 Eating Out with Diabetes

AUG 28 Mental Health & Goal Setting

SEP 25 Grocery Store Tour

OCT 30

NOV 20 November 20: Final Challenge Wrap-Up

UNDERSTANDING DIABETES TOGETHER!

Stay tuned for more
info on in-person
meeting locations
nearest you!



**JOIN US AT 10AM
VIA ZOOM FROM
ANYWHERE**
[zoom.us/
my/arhdiabetes](https://zoom.us/j/9291111111)
support

For more info:

 arh.org/diabetes

 606.789.3511
ext. 1229

 diabetesarh1@arh.org



**Cooperative
Extension Service**

COOKING THROUGH THE

Calendar

July 9th
12:00 PM

For more information on how you can attend these FREE cooking classes, please contact your local Cooperative Extension office:

Perry County Extension Office

933 Perry Park Road

Hazard, KY 4170



USDA is an equal opportunity provider and employer. This project was partially funded by USDA's Supplemental Nutrition Assistance Program — SNAP

Cooperative

Extension Service

Agriculture and Natural Resources

Family and Consumer Sciences
4-H Youth Development

4-11 Youth Development

Community and Economic Development

MARTIN GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension are all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, religion, political belief, sex, sexual orientation, gender identity, genetic information, marital status, age, parental status, disability, or national origin. Kentucky Cooperative Extension programs and personnel are prohibited from discriminating on the basis of race, color, ethnic origin, national origin, religion, political belief, sex, sexual orientation, gender identity, genetic information, marital status, age, parental status, disability, or national origin. 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.

Loddsboro, KY 40066

 Disabilities
with prior notice



Disabilities
accommodated
with prior notification

ADULT

HEALTH BULLETIN



JULY 2025

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)

NAME County
Extension Office
000 Street Road
City, KY
Zip
(000) 000-0000

THIS MONTH'S TOPIC

WHAT IS ALPHA-GAL SYNDROME?

Alpha-gal Syndrome (AGS) is a severe allergy that can happen after a tick bite. It causes allergic reactions when people eat red meat or use products derived from animals, such as cows, pigs, or deer.

Ticks carry a sugar molecule called alpha-gal, which is also in red meat. When the tick bites, it can transfer a small amount of alpha-gal into the person. In some people, this causes an immune response. The immune response triggers an allergic reaction each time the person comes into contact with alpha-gal in the future. It can happen when they eat red meat, such as beef, pork, or venison, or come into contact with products made from other parts of those animals, including dairy products, gelatin, or beauty products.

In the United States, Lone Star ticks are the most common transmitters of alpha-

Continued on the next page ➔



The best way to avoid getting AGS is to avoid tick bites! If you are going into areas of dense trees or shrubbery, use tick spray or wear tick-proof clothing.

➔ **Continued from the previous page**

gal to humans. While it is possible for anyone to be bitten by a tick and have a reaction, adults react more commonly than children.

The best way to avoid getting AGS is to avoid tick bites! If you are going into areas of dense trees or shrubbery, use tick spray or wear tick-proof clothing. If possible, stay out of tall grass and thick woods, and walk in the center of trails.

After coming in from outdoors, check your skin, clothes, and pets for ticks. Take a shower and look for ticks on your body and always remove any ticks right away.

If you develop symptoms of a food allergy after a tick bite, contact your doctor. Make sure to tell them about your tick bite, to help them see if your illness may be related. It is important to get medical treatment for food allergy symptoms, even if the symptoms happen several hours after eating.

Get emergency medical treatment if you have symptoms of a serious allergic reaction. If you have trouble breathing, called anaphylaxis, or a constricted airway, rapid pulse, are feeling dizzy or light-headed, drooling, not able to swallow, or have full-body redness and warmth.

In order to diagnose you, a doctor may ask about your symptoms, medical history, and daily habits, take a blood sample for alpha-gal

antibody testing, or recommend allergy testing to confirm or rule out other potential allergens.

If you are diagnosed with AGS, see an allergy doctor, known as an allergist, for help. They specialize in treating allergic reactions and can help develop a plan to help you cope with your diagnosis. They can also refer you to other health-care specialists, such as a dietitian, mental health therapist, or home health service if needed.

Other recommendations for people living with AGS include avoiding eating red meat (beef, pork, lamb, deer, rabbit), and avoiding other potential sources of alpha-gal from animal products such as dairy products, gelatin, and certain beauty products. Read labels carefully to avoid trigger products. Talk to a doctor before taking any new medicine or vaccines. It is also important to avoid new tick bites, as they can make the allergy worse.

REFERENCE:

<https://www.cdc.gov/alpha-gal-syndrome/about>

Written by: Katherine Jury,
Extension Specialist for Family Health
Edited by: Alyssa Simms

Designed by: Rusty Mansau
Stock images: Adobe Stock

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. We are committed to providing equal opportunities for all people. We are committed to providing information, social information, gender identity, gender, sexual orientation, genetic information, age, veteran status, physical or mental disability or receipt 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



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

JULY 2025

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

THIS MONTH'S TOPIC: INVESTING FOR EVERYONE

Benjamin Franklin is credited with saying, "A penny saved is a penny earned." But is this principle true? In today's economy, not necessarily. If we put a penny (or dollar) under a mattress, it may be worth less than a penny (or dollar) tomorrow or next year. Because of inflation, goods and services usually cost more in the future than they do today. This is why even people who are good at "saving" can fall behind financially. Investing your money is one way to battle inflation.



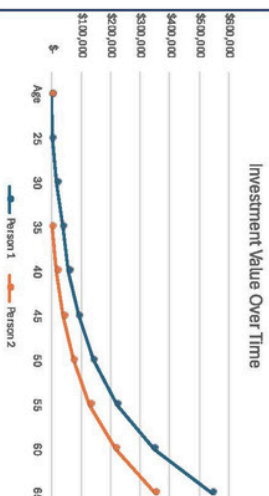
GROW YOUR MONEY

Saving is not investing. Investing is a way to make your money grow. Once you have an emergency fund in place for unexpected expenses, you should consider investing any extra money. Invest as much as your "risk tolerance" will allow. The U.S. Securities and Exchange Commission (SEC) defines risk tolerance as "an investor's ability and willingness to lose some or all of an investment in exchange for greater potential returns." There is risk involved when investing, but with research and careful choices, your money should grow steadily over time.

COMPOUNDING INTEREST

Anyone who has had a revolving balance on a credit card knows that for an item that originally cost \$100, you could pay back more than \$100 with interest. Credit card companies take advantage of compounding interest by charging extra for every purchase not paid off in full each statement. Then, they charge you interest on top of that interest, sometimes daily! This illustrates the principle of **compounding interest**, which is why getting out of debt can be hard. However, when investing, compound interest is a great thing! It helps your money grow faster. Learn more at ukfcs.net/MoneyWise-23

MANY PEOPLE THINK THAT TO INVEST YOU NEED THOUSANDS OF DOLLARS, WHICH IS A MYTH



NOTE: Both investors contribute \$2,000 per year once they start investing. The example assumes a 5% fixed rate of return, compounded monthly. Reference: Investor Protection Trust. The Basics of Saving and Investing: Investor Education 2020. <https://www.in.gov/content/dam/in/commce/documents/secsurities/posts/The-Basics-of-Savings-and-Investing.pdf>

CAN I AFFORD TO INVEST?

Many people think that to invest you need thousands of dollars, which is a myth. You can invest as little as a dollar a month. Almost anyone can open a brokerage account. This account is like a savings account but with a brokerage company allowed to sell "holdings" like stocks, bonds, mutual funds, and Exchange Traded Funds (ETFs). The U.S. Securities and Exchange Commission offers a beginner's guide to investing at <https://www.investor.gov/introduction-investing>.

Check with your employer to see if they offer a retirement plan such as a 401(k). If they do, start contributing as much as you can each pay period. Your employer can take this amount from your pay and put it into a brokerage account for you. Many companies also "match" contributions up to a certain amount. This means that for every dollar you put in, the company also adds a dollar. This is free money! Try to maximize this amount each year. There also can be tax benefits depending on the type of account you have. Once the money is in your brokerage account, you can decide what to buy (e.g., stocks, bonds, annuities). Try to learn as

SLOW AND STEADY

Once you start investing, use the "buy and hold" strategy to sit back and watch your money grow over time. If you earn 9% interest (assuming a strong market), your money will double in 8 years! Then it will double again in the next 8 years, and so on. The sooner you invest, the sooner that can happen. So, whether you can invest \$5 a month or \$5,000, just get started. Your future self will thank you.

REFERENCE:

Office of Financial Readiness. *Investing Basics: Bonds, Stocks, Mutual Funds and ETFs*. <https://fnred.uslearning.gov/Saving/StocksBondsMutualFunds>

Written by: Barbara Breuthinger | Edited by: Kelly May and Alyssa Simms | Designed by: Keall Thompson | Images by: Adobe Stock

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

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, 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.

Newsletter

JULY 2025



Hey Perry County!

Join us for exhilarating youth enrichment activities that are sure to ignite creativity, cultivate practical skills, and equip campers for an unforgettable summer adventure! Don't miss out on this incredible opportunity to inspire young minds and foster lifelong memories!

- 4-H Teen Leader Orientation
- 4-H Camp
- Stem Project Day

Sign up today and watch as your child embarks on a journey of discovery and growth, making friends and memories that will last a lifetime!

Jacob Singleton

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

THIS MONTH:

- 4-H Camp
- Summer Activity Day
- 4-H Exclusive:
- Youth Health Bulletin



4-H Youth & Community Development

4-H Camp:

Date: July 22nd -25th

Location: Perry County Cooperative Extension Office

Ages: 9 -18



We will be meeting at the Perry County Extension Office around 7:00-7:30 A.M. in the Annex building and departing after all campers have checked in and loaded their luggage roughly around 8:00 A.M. We will return from camp on July 25th. All parents and guardians of the youth attending camp are enrolled in a one-call system that will be used to notify them of our departure from camp and the estimated time we will arrive back at the Perry County Extension Office. Be sure to follow the Perry County 4-H Facebook page to see all the pictures we post from camp! Please email Jacob.Singleton@uky.edu or call our office at (606-436-2044) if you have any questions!

2025 4-H Teen Leader Orientation:

Dates: Thursday, July 10th

Time: 8:30am - 1:00pm

Location: Perry County Extension Office

With our 4-H summer camp just around the corner, it's time to hold our Teen Leader orientation! We will be meeting at the Perry County Extension Office before traveling to the Clay County Extension Office where the orientation will take place. Transportation to and from the Clay County Extension Office will be provided. Please email Jacob.Singleton@uky.edu or call our office at (606-436-2044) if you have any questions!



4-H Youth & Community Development



STEM Project Day:

Date: Tuesday, July 29th

Time: 10:00am – 2:00pm

Location: Perry County Cooperative Extension Office

Ages: 9 -18

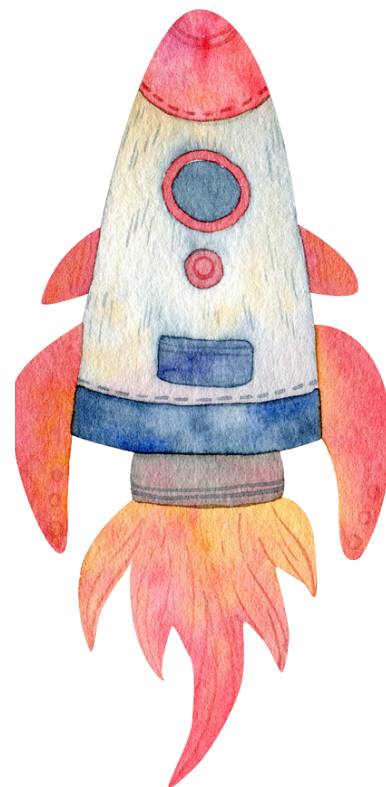
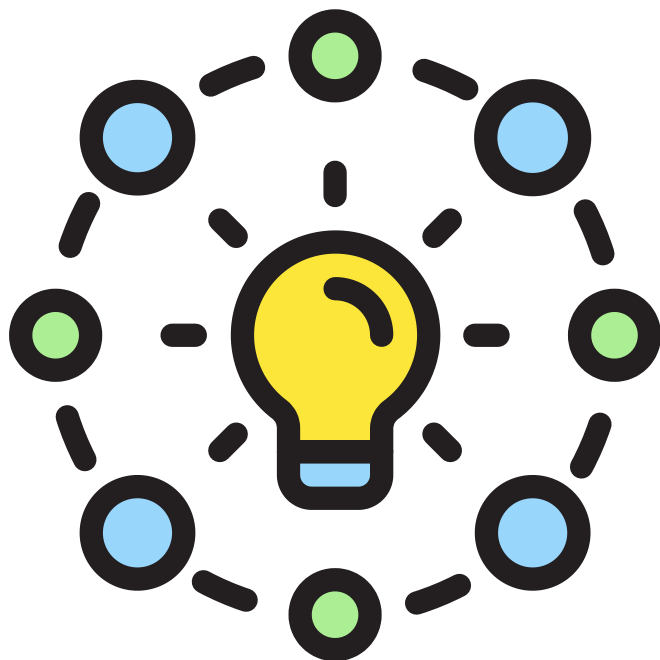
Get ready for a day full of science, technology, engineering, and math fun that's all about learning by doing! Whether you're launching a rocket, making a mess, or cooking with the sun, there's something for everyone to explore!

Make s'mores in a solar oven as we learn how we can harness the power of the sun, launch your own bottle rocket and discover the science behind propulsion and pressure, and get hands-on with Oobleck, the gooey substance that's both a liquid and a solid!

Plus, you'll: - Try exciting experiments - Tackle fun engineering challenges -Use critical thinking to solve real-world problems

Join us for all this and more!

Spots are limited so call our office at (606-436-2044) to reserve your spot!



4-H Youth & Community Development



In June the Perry County Extension Office organized an Arts and Crafts Day Project! Providing a delightful opportunity for kids to unleash their creativity and imagination!



4-H Youth & Community Development

PERRY COUNTY

4-H CAMP

2025

JULY 22-25

We will be meeting at the Perry County Extension Office at 7:30 A.M. on July 22nd in the Annex building. We will depart once all campers have been checked in and their luggage are loaded! Parents and Guardians will be notified when we depart from camp on July 25th via our on-call system.

For any questions please email jacob.singelton@uky.edu or call the Perry County Extension Office at (606) 436-2044

Cooperative Extension Service
Agriculture and Natural Resources
Family and Consumer Sciences
Health and Human Services
Community and Economic Development

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT
Educational programs of Kentucky Cooperative Extension Service are developed on the basis of research and will not discriminate on the basis of race, color, ethnic origin, sex, marital status, religion, political beliefs, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability, or any other basis prohibited by federal, state, or local law. Reasonable accommodations of disabilities may be available with prior notice. Programs and services may be available in languages other than English. University of Kentucky, Kentucky State Department of Agriculture, and Kentucky Counties Cooperative Extension, KY 40306

Martin-Gatton
College of Agriculture,
Food and Environment

STEM PROJECT DAY

Get ready for a day full of science, technology, engineering, and math fun that's all about learning by doing! Whether you're launching a rocket, making a mess, or cooking with the sun, there's something for everyone to explore!

TUESDAY, JULY 29TH

10:00 AM - 1:00 PM

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 Service are developed on the basis of research and will not discriminate on the basis of race, color, ethnic origin, sex, marital status, religion, political beliefs, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability, or any other basis prohibited by federal, state, or local law. Reasonable accommodations of disabilities may be available with prior notice. Programs and services may be available in languages other than English. University of Kentucky, Kentucky State Department of Agriculture, and Kentucky Counties Cooperative Extension, KY 40306

Disabilities
are accommodated
with prior notification.

4-H Exclusive:

Competitive livestock judging requires more than having a keen eye for a good-looking heifer. Across the state and the country, Kentucky 4-Hers are stepping into livestock arenas to prove they have the critical thinking ability and animal science know-how to make hard decisions, along with the conviction and communication skills to back them up.

Youth from throughout Kentucky gathered in Lexington on May 31 to put their animal evaluation skills to the test at the state 4-H Livestock Judging Contest. Roughly 120 young people participated in the event, which called for competitors to judge up to 12 distinct classes of cattle, pigs, goats and sheep.

Livestock judging participants learn not only how to gauge the animals' physical qualities, such as body confirmation and balance, but also how to prioritize these traits relative to breeding importance and market performance. Contestants are also asked to consider how well the animals would perform in practical real-life scenarios, which might require them to alter their assessments based on a producer's specific needs. At more advanced levels, competitors interpret performance data in the form of expected progeny differences (EPDs) and use it to factor predicted performance of the animals' offspring into their evaluations.

The top 20 performers from the state contest's senior division will gather this summer for Top 12 Week, an intensive training program to determine who gets a slot on this year's state team. A total of eight select team members will travel to compete in major livestock judging events in Pennsylvania, Nebraska, Tennessee and Indiana in the fall. The top four will earn the honor of representing the Bluegrass state in November at the National 4-H Livestock Contests held in Louisville, where Kentucky took home the national title in 2019.

In addition to sharpening their analytical skills, young people involved in livestock judging hone their ability to think on their feet, develop a sense of visual recall and acknowledge differing perspectives respectfully—skills that will serve them well in future careers both inside and outside of agriculture.

Interested young people can compete in the junior (ages nine to 13) or the senior division (ages 14 to 18). Although growing up on a farm can be an advantage, kids don't need to have raised animals to learn how to evaluate them. A few participants in this year's state competition reported that livestock judging was their first experience with animal agriculture. Those who are inclined to continue livestock judging after high school can also find valuable opportunities to compete and earn scholarships at the collegiate level.

To learn more about how you can get involved with the Kentucky 4-H Livestock Judging program in your community as a participant or a coaching volunteer, contact the Perry County Extension office.

YOUTH

Cooperative
Extension Service

HEALTH BULLETIN



JULY 2025

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

NAME County
Extension Office
000 Street Road
City, KY
ZIP
(000) 000-0000

THIS MONTH'S TOPIC

WATER FOR WELLNESS



Water is everywhere! It is in lakes and rivers, in the pipes in our homes, and even in the clouds. But did you know that water is also inside our bodies? About 60% of our bodies are made of water! Isn't that cool?

That is why drinking water is so important. Our bodies need a lot of water to work well. Water makes up more than half of our body weight, and without it, we cannot live for more than a few days. Why is water so important? Our bodies have many jobs to do, and water helps us do them. For example, our blood has

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 or expression, age, marital status, physical or mental disability or receipt of residential or 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.



→ Continued from the previous page

a lot of water in it, and it carries oxygen to all the tiny parts of our body. Without oxygen, those parts would not work, and we would not be able to live.

Water is also important for our immune system, which helps us fight off sickness. We need water to digest our food, make energy, and get rid of waste. Plus, sweat is mostly water, which helps keep our bodies cool.

So, how much water should you drink?

Generally, children over the age of 8 should drink at least 8 cups of water per day. You will need to drink more water if you are sick, exercising, or spending time outside in hot weather.

That may sound like a lot, but drinking some throughout the day, with meals and snacks, and anytime you feel thirsty, should go a long way to accomplishing this goal. It is also important to drink water before and after exercising, playing sports, or playing outside when it is hot. It may be helpful to carry a water bottle with you when you go to school, play sports, or go outside to play.

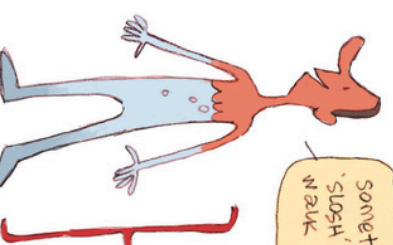
Here are some other tips to help you drink enough water every day:

- **Place your water bottle in a place where you will remember to take it with you.** It might be helpful to have a water bottle for



Sometimes I 'slosh' when I walk around!

60% water



school to keep in your backpack. Remember to take it out to clean and refill it at night.

- **If you prefer to drink cold water, add ice!** Using an insulated or metal water bottle will also help keep your water cold.

- **Make water your drink of choice at meals, instead of soda or juice.** To flavor your water, try adding fruit like berries or melon, vegetables like cucumbers, or herbs like mint.

- **Try to habit-stack.** For example, every time you finish brushing your teeth, drink a small cup of water.

- **Some people find it easier to drink more out of a straw.** If you struggle to drink enough water out of a bottle or cup, try using a straw.

Remember, your body needs water throughout the day to stay healthy and hydrated, to feel its best, and to grow. So, drink up!

REFERENCE:
<https://kidshealth.org/en/kids/water.html>

Written by: Katherine Juny,
Extension Specialist for Family Health
Edited by: Alyssa Simms
Designed by: Rusty Manseau
Cartoon Illustrations by: Chris Ware
Illustrations © University of Kentucky
School of Human Environmental Sciences



Perry County Cooperative Extension
933 Perry Park Road
Hazard, Kentucky 41701

NONPROFIT ORG
US POSTAGE PAID
HAZARD, KY
PERMIT # 180