

Hopkins County Extension

Family and Consumer Sciences

**HOPKINS COUNTY
COOPERATIVE
EXTENSION SERVICES**
75 CORNWALL DRIVE
MADISONVILLE, KY 42431-8780
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WWW.CA.UKY.EDU/CES



What's in this issue:

Happy February,

February is always known as the month to celebrate our loved ones. However, February is also heart health month. Heart health month was created to bring awareness to heart disease. So, this month do not forget to think about your heart and how to live a healthy lifestyle. Here are a few things to think about when creating a healthy lifestyle: self-care to help reduce stress, eating a well-balanced diet, and exercise to get your heart pumping. Check out the FCS Facebook page this month to learn more about ways to live a healthier lifestyle.

Amanda Dame
Hopkins County FCS Extension Agent

Upcoming Events & Classes

Homemaker Happenings Piecemakers

February 4th Meeting Offsite
February 11th Meeting Offsite

Needles & Yarn
February 8th Meeting Offsite

Happy Homemakers
Not meeting until March TBD

Pennyrile Cultural Arts Exhibit- March 17, 2023
at Christian County Extension Office

Health Bulletin Heart Healthy Choices

Money Wise Valuing People Valuing Money



Following us online is an easy way to keep up with [Hopkins County Extension Family and Consumer Science](#)

Amanda Dame

AMANDA DAME
County Extension Agent for
Family and Consumer Sciences



UPCOMING EVENTS

FOR ALL EVENTS AND CLASSES YOU MUST CALL THE EXTENSION OFFICE AT 270-821-3650 TO SIGN UP

Life SIMPLIFIED

FCS PODCAST

Sometimes life is messy. Have you ever wished you could refocus your mind, home, relationships, and work life?

Join Family & Consumer Sciences Agents in Caldwell, Christian, Hopkins, and Livingston on our new podcast airing each Tuesday as we use research based information to make practical changes and simplify life.

LISTEN ON YOUR FAVORITE PODCAST

Life SIMPLIFIED

Family and Consumer Sciences

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

28 Days Toward a Healthy Heart

Try one of these tips each day for a month, then keep up the momentum and make your favorites part of your regular routine.

#OurHearts
one healthier together

Day 1
Call a friend and join the #OurHearts movement.

Day 2
Make a heart-healthy snack.

Day 3
Schedule your annual physical. Discuss your heart health goals with your doctor.

Day 4
Sport red today for National Wear Red Day.

Day 5
Squat it out. Do 1 minute of squats.

Day 6
Make today a salt-free day. Use herbs for flavor instead of salt.

Day 7
Visit Smokefree.gov to take the first step to quitting smoking.

Day 8
Get your blood pressure checked.

Day 9
Walk an extra 15 minutes today.

Day 10
Aim for 30 minutes of physical activity today.

Day 11
Plan your menu for the week with heart-healthy recipes.

Day 12
Reduce stress using relaxation techniques.

Day 13
Give the elevator a day off and take the stairs.

Day 14
Protect your sweetheart's heart. Plan a heart-healthy date.

Day 15
Swap the sweets for a piece of fruit for dessert.

Day 16
Stress less. Practice mindful meditation for 10 minutes.

Day 17
Head to bed with enough time to get a full 7-8 hours of sleep.

Day 18
Add a stretch break to your calendar to increase your flexibility.

Day 19
Eat vegetarian for a day.

Day 20
Share a funny video or joke that makes you laugh.

Day 21
Dance for 15 minutes to your favorite music.

Day 22
Call a relative and ask about your family health history.

Day 23
March in place during commercial breaks to get your heart going.

Day 24
Get a tape measure and find out the size of your waist.

Day 25
Ask a family member or neighbor to join you for a walk.

Day 26
Fill half of your lunch and dinner plates with vegetables.

Day 27
See how many push-ups you can do in 1 minute.

Day 28
Pay it forward and tell a friend about *The Heart Truth*.

nhlbi.nih.gov/heartmonth



Kentucky Extension Master Gardener

2023 PENNYROYAL MASTER GARDENER CALENDARS AVAILABLE NOW!

2023 FOOD + NUTRITION RECIPE CALENDARS ARE AVAILABLE NOW AT THE OFFICE

For ages 5 and under accompanied by an adult

LAUGH & LEARN

**Fun & Creative Playdate
for Pre-Schoolers**

**Games, Story Times, Sensory
& Developmental Activities**



JOIN US

**Thursday,
February 9th at
11:00 a.m.**

Sign up by calling or
the QR code
270-821-3650

H C M P L E

HOPKINS COUNTY -
MADISONVILLE PUBLIC LIBRARY
425 East Center Street
Madisonville, KY 42431



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
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Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.
LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.



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

BIG BLUE BOOK CLUB

Register for our upcoming
book club as we read

IS BUTTER A CARB?

by Rosie Saunt & Helen West

**The first 200 registered participants
will receive a free book.**



SCAN ME

UK College of Agriculture,
Food and Environment

Family and Consumer
Sciences Extension

LOVE TRYING NEW RECIPES, JOIN OUR NEW

RECIPE CLUB



ONCE A MONTH YOU WILL GET RECIPES
DELIVERED TO YOUR MAILBOX!

SIGN UP FOR OUR RECIPE CLUB!

Scan the QR code

or

Call the Hopkins County Extension Office

at 270-821-3650



Homebased Microprocessing Workshop



February 14, 2023

9:30 am - 2:30 pm

Hopkins County Extension Office

75 Cornwall Drive

Madisonville, KY 42431



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

For more information & to register:

ukfcs.net/HBM

or call 270-821-3650

Join our workshop!
Homebased
microprocessors are
farmers who grow and
harvest produce to use in
their value-added products.

Homebased
microprocessors are
required to grow a
predominant ingredient in
the products they make.
The first step to becoming
certified as a homebased
microprocessor is to attend
a Homebased
Microprocessor (HBM)
workshop presented by the
University of Kentucky.

The cost of the workshop is
\$50.00.

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LEXINGTON, KY 40546



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ADULT HEALTH BULLETIN



FEBRUARY 2023

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

THIS MONTH'S TOPIC:

HEART-HEALTHY CHOICES EVERY DAY



Every February, the American Heart Association sponsors American Heart Month to increase awareness about heart disease. During February, and throughout the year, the AHA encourages all Americans to consider ways they can increase their heart health and decrease their risk of cardiovascular disease.

Heart-healthy living involves understanding your risk, making healthy choices, and taking steps to reduce your chances of getting heart disease. By taking action, you can lower your risk of heart disease and improve your overall health and well-being.

Continued on the next page 



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

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Preventing heart disease starts with knowing what your risk factors are and what you can do to lower them. Some risk factors you cannot change. These include your age, sex, and a family history of early heart disease. Many others you can modify. For example, being more physically active, not smoking, and eating healthy are important steps for your heart health.

Risk factors such as high blood pressure or cholesterol do not have obvious signs or symptoms. A crucial step in determining your risk is to see your health-care provider for a thorough checkup and risk assessment. Your provider can be an important partner in helping you set and reach goals for heart health. Ask about your risk for heart disease at your annual checkup. Since your risk can change over time, keep asking each year.

Healthy choices that everyone should take also decrease a person's chances of developing heart disease. These include eating a healthy diet and being physically active. A heart-healthy eating plan includes fruits, vegetables, whole grains, lean protein, and low-fat dairy. It also limits sodium (salt), saturated fat, added sugars, and alcohol. Small changes in dietary habits can add up over time. They are often more sustainable than making a drastic change to eating patterns all at once.

Regular physical activity can help you lose excess weight, improve physical fitness, lower many heart disease risk factors such as “bad” LDL cholesterol levels, increase “good” HDL cholesterol levels, and manage high blood pressure, lower stress, and improve your mental health. Talk with your health-care provider before you start a new exercise plan. Discuss how much and what types of physical activity are safe for you. Even modest amounts of physical activity are good for your health.

To encourage people to add heart-conscious practices into their daily routine, the AHA partnered with the National Institute of Health. They created a calendar for the month of February that includes one heart-healthy activity to complete each day.



These activities range from completing a specific physical activity, to adding heart-healthy foods, to health behaviors such as having your blood pressure checked. You can download *28 Days to a Healthy Heart* at <https://www.nhlbi.nih.gov/resources/28-days-towards-healthy-heart>.

REFERENCE:

<https://www.nhlbi.nih.gov/health/heart-healthy-living>

ADULT
HEALTH BULLETIN

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123RF.com





MONEYWISE

VALUING PEOPLE. VALUING MONEY.

FEBRUARY 2023

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

THIS MONTH'S TOPIC:

PUT COMPOUND INTEREST TO WORK FOR YOU

The current rising interest rates may mean higher costs for mortgages and other variable rate credit, such as credit cards. However, it also means higher interest paid on savings. Take advantage of compound interest and put those rates to work for you to earn more on your money.

UNDERSTANDING COMPOUND INTEREST

When interest is compounded, you earn profit on the money you save, as well as on the interest you have already earned. The money you save is known as the principal. Compound interest offers an advantage over simple interest where you only earn profit on the principal and not any interest paid.

Compound interest helps your money to grow faster over time. The more frequently it is compounded, the greater the compound interest will be. For example, an account that compounds daily will build faster than an account that compounds monthly or annually.

PROS AND CONS OF INTEREST

Compounding interest can work for or against you, depending on the products you use. Compound interest on a savings account, especially a high-yield account, provides benefits. The larger the account or the higher the interest rate earned, the faster your money will grow. If you are able to withstand the risk, an investment account or retirement account may be able to offer this opportunity.

Investing



However, when used on a loan product or a credit card, compounding may cause your debt to build faster. Be aware of the terms of all accounts you have. If you have high-interest debt, work to pay that off as quickly as possible.

RISING INTEREST RATES

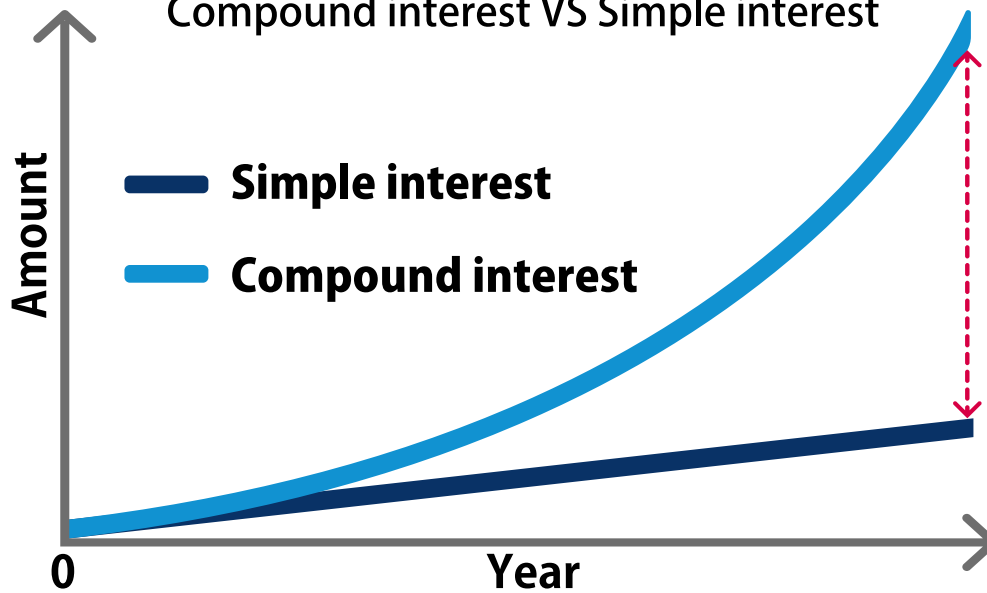
The Federal Reserve's Federal Open Market Committee has raised the federal funds rate seven times in 2022 to combat inflation. Currently it is between 4.25% and 4.5%, up from near zero in 2020 to combat the pandemic's effect on the economy. Average bank interest rates on savings accounts are still low in the U.S., at a national average annual percentage yield, or APY, of 0.30%. However, high-yield accounts may earn between 3% and 4% for those who qualify. Talk with a representative from your financial institution to see what products they offer with compounding interest.



THE MORE OFTEN THE INTEREST COMPOUNDS, THE FASTER IT WOULD GROW

THE POWER OF COMPOUNDING

Compound interest VS Simple interest



COMPOUND INTEREST AT WORK

This chart shows how much money you would earn if you deposited \$500 in an account that earns 3% compounded annually. If no other deposits are made, the account owner would earn \$79.64 on the initial deposit after five years.

Years	Future Value (Compounded at 3% annually)
Initial Deposit (Year 0)	\$500.00*
Year 1	\$515.00
Year 2	\$530.45
Year 3	\$546.36
Year 4	\$562.75
Year 5	\$579.64

*Chart assumes no further deposits are made.

The more often the interest compounds, the faster it would grow. And if you add additional funds to the account, the interest would be compounded on the new principal as well.

Commit to saving today by taking the Kentucky Saves Pledge at www.kentuckysaves.org. The pledge is a personal commitment to save money, reduce debt, and build wealth over time. You simply type your name, choose a savings goal, and pledge how much you plan to save each month to reach your goal. There is no commitment, and you will receive free information on ways to save via email or text message.

REFERENCES:

Federal Open Market Committee meeting calendars, statements, and minutes (2022). Washington, DC. Board of Governors of the Federal Reserve System. <https://www.federalreserve.gov/monetarypolicy/fomccalendars.htm>

Personal savings rate (2022). Washington, DC: U.S. Bureau of Economic Analysis: <https://fred.stlouisfed.org/series/PSAVERT>

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