

MAGOFFIN COUNTY FAMILY & CONSUMER SCIENCES

UPCOMING PROGRAMS

Shop Hops-Quilters
Friday, July 5th, 9:00 AM
Monday, July 8th, 9:00 AM

Ivyton Hippie Chx
Picnic and Officer Election
Thursday, July 11th, 6:00 PM

Women in Mission, TBA

Cooking Through the Calendar
Thursday, July 18th, Noon

Diabetes Support Meeting
Thursday, July 25th, 10 AM

Extension Day Camp
July 22nd-26th

July 2024

Table of Contents

Homemaker News	2
Money Wise <i>"Protecting Your Assets with Insurance"</i>	3-4
Health Bulletin <i>"5 Tips to Manage Arthritis"</i>	5-6
Playdates Flyer	7
SNAP Recipe <i>"Cabbage Casserole"</i>	8

Cathy Sparks

CEA for FCS &
4-H Youth
Development



Cooperative Extension Service

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

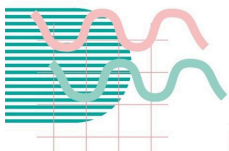
MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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Lexington, KY 40506



Disabilities
accommodated
with prior notification.



Join us at the
Magoffin County Extension Office for...

The Crochet Club

Wednesdays at 10:00 AM

July 3rd
July 17th
July 31st

Learn new crochet skills
and have a great time
with friends.



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QUILT GUILD DATES

MAGOFFIN COUNTY EXTENSION OFFICE

Friendship Quilters

Fridays at 10:00 AM
July 12th and July 26th

Sew What Quilters

Saturday, July 13th, 9 AM



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EXTENSION DAY CAMP MAGOFFIN COUNTY EXTENSION OFFICE



July
23-26

TUESDAY: 7-23 (10 AM-2 PM)
BEEKEEPERS AND MOBLE
SCIENCE ACTIVITY CENTER

grades
K-12

WEDNESDAY: 7-24 (10 AM-2 PM)
MOBILE SCIENCE ACTIVITY CENTER

THURSDAY: 7-25 (10 AM-2 PM)
KY REPTILE ZOO

FRIDAY: 7-26 (9 AM-1 PM)
*CHECK IN AT RAMEY PARK POOL
POOL DAY AND PICNIC AT RAMEY PARK

REGISTRATION REQUIRED

NAME: _____
AGE: _____ GRADE: _____
PARENT SIGNATURE: _____
EMERGENCY CONTACT # _____
PICK UP PERSON: _____
ALLERGIES: _____



CALL OUR OFFICE
AT 349-3216 FOR
INFORMATION

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EMBROIDERY CLUB



Join us at the Extension Office for
the Embroidery Club
Wednesday @ 10:00 AM
July 10th
No class July 24th (due to day camp)

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MONEYWISE

VALUING PEOPLE. VALUING MONEY.

JULY 2024

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

THIS MONTH'S TOPIC: PROTECTING YOUR ASSETS WITH INSURANCE

When it comes to paying for auto, health, and home insurance, having adequate coverage is essential. However, you may be unsure what policies you need or how to determine if your coverage is enough. Learning how to protect your assets through insurance is a good step to ensuring you take care of your financial future.



AUTO INSURANCE

According to the Kentucky Transportation Cabinet, the KY Legislature has mandated a crackdown on uninsured motorists across the Commonwealth. The state of Kentucky requires that all drivers are insured under minimum liability coverage, often described as 25/50/25. This means you are insured up to \$25,000 for bodily injury per person, \$50,000 for bodily injury per accident, and \$25,000 for property damage per accident. Additionally, if you are borrowing money to pay for the car, you must make sure that you meet the requirements of both the state and the lender. Typically, lenders require collision and comprehensive coverage, but it will depend on your loan. Be sure to check your requirements. To learn more and make sure you are properly insured, visit <https://drive.ky.gov/Vehicles/Pages/Mandatory-Insurance.aspx>.

HOME INSURANCE

Whether you bought a home or are renting, it is important to have proper insurance coverage. When owning a home, homeowners insurance helps protect the assets inside your home, as well as protecting the property. Typically, lenders require that you have some type of home insurance while you make payments on your mortgage. Common types of homeowners insurance include dwelling, other structures (such as a barn or detached garage), personal property, loss of use, personal liability, and medical payments to others. You may also be required to have hazard or flood insurance depending on where you live. Review your coverage regularly, especially to ensure your policy accounts for inflation and current replacement costs.



WHETHER YOU BOUGHT A HOME OR ARE RENTING, IT IS IMPORTANT TO HAVE PROPER INSURANCE COVERAGE



For renters, insurance can protect your personal property from natural disasters or theft. Kentucky does not require renters insurance, but most property landlords do. Renters insurance works much like homeowners insurance, but it does not protect the value of the residence for the renter. Essentially, it is there to protect the personal property and liability owned by the tenant, which the landlord would not cover if something happened to the property. To learn more about homeowners or renters insurance, visit <https://finred.usalearning.gov/assets/downloads/FINRED-HomeInsurance-FS.pdf>.

HEALTH INSURANCE

With healthcare costs soaring, it is important to understand what type of coverage you need and all associated costs, as well as what your current policy covers (and doesn't cover). When comparing health insurance plans, consider the following:

- The **premium**, or the amount of money you will pay monthly, quarterly, or annually, depending on your policy.

- The **deductible**, or the amount of money you have to pay before your health insurance will cover the expenses.
- The **co-payment**, or the amount you must pay after insurance for prescriptions and appointments.
- The **maximum out-of-pocket cost**, or the total amount you must pay before insurance will cover the remaining expenses.

Regardless of policy, make sure all the above costs fit within your budget, and double-check that the insurance covers the hospitals and doctors' offices near you, and/or your preferred providers. Many employers offer medical benefits that are deducted out of your paycheck. Additionally, Medicaid, Children's Health Insurance Program (CHIP), or Medicare may be an option for those who meet income and/or age-based requirements. For more information on health coverage basics, visit <https://www.cms.gov/marketplace/technical-assistance-resources/training-materials/health-coverage-basics-training.pdf>.

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ADULT

HEALTH BULLETIN



JULY 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>

Magoffin County Extension Office
15 Rockhouse Fork Road
Salyersville, KY 41465
(606) 349-3216

THIS MONTH'S TOPIC

5 TIPS TO MANAGE ARTHRITIS



More than 20 percent, or 1 in 5, Americans have arthritis. Arthritis is a joint condition that is marked by swelling or tenderness. If you have been diagnosed with arthritis, or experience joint pain, there are some steps you can take to manage your symptoms and feel better.

The Center for Disease Control (CDC) Arthritis Management and Wellbeing Program promotes five key messages to help adults affected by arthritis. These messages can help arthritis patients control their condition and their lives.

1. See a doctor. If you have joint pain, seek medical care and a diagnosis. There are many treatment strategies that help you feel better. These include physical therapy, supplements, lifestyle management, and prescription treatment for certain types of inflammatory arthritis.

Continued on the next page



Adults should strive to get at least 150 minutes of moderate physical activity each week. You can break this up into short periods throughout the day and add it up over time.

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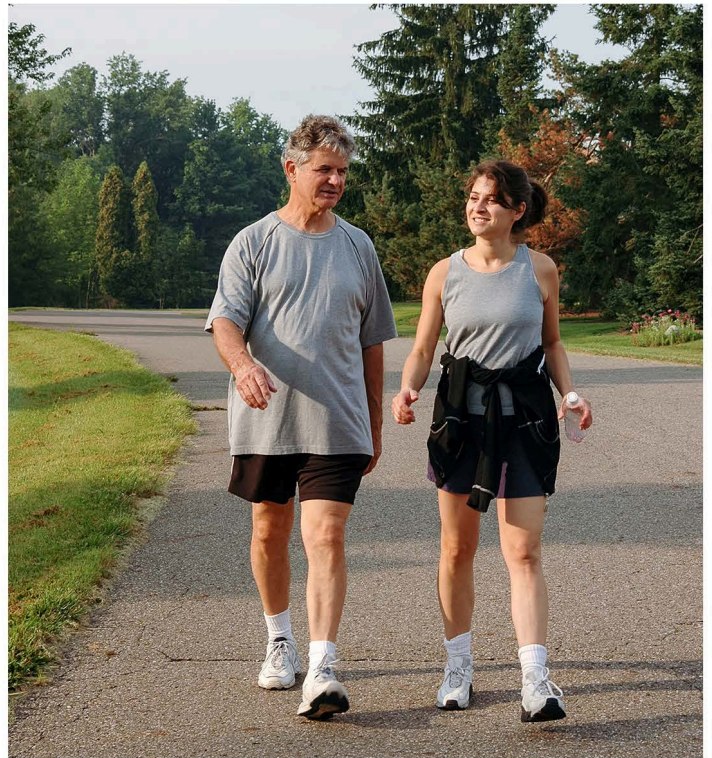
2. Be active. It can be difficult to want to move your body more when you are in pain. But believe it or not, the right kind of movement is key to reducing pain and improve function, and delay disability related to arthritis. Adults should strive to get at least 150 minutes of moderate physical activity each week. You can break this up into short periods throughout the day and add it up over time. If 150 minutes seems like too much, any physical activity is better than none. So, strive to be as active as you can.

There are evidence-based activity programs specifically for people with arthritis, such as Walk with Ease and Enhance Fitness, among others. These kinds of programs can help you learn how to move more safely and comfortably.

3. Watch your weight. Research shows that supporting a healthy weight can reduce limitations from pain, increase mobility, and limit disease progression. For some people that may mean taking steps to lose weight. For adults who are overweight, even a little weight loss can help arthritis-related pain and disability. For every 1 pound lost, there is a 4-pound reduction in the load exerted on the knee, a common joint where people experience arthritis.

4. Protect your joints. Be aware of activities that can put your joints at risk for injury, such as repetitive movements at work or with hobbies. Doing the same motion repeatedly can wear out a specific joint. It may be helpful to work with an occupational therapist to see if there are other movements that could save wear on those joints. Certain stretches or exercises can build up strength in surrounding muscles to protect your joints from injury, as well. There are also braces that you can wear to give your joints extra protection or prevent over-extension.

5. Take an arthritis management class. Interactive workshops teach self-management skills, are



generally low-cost, and are available across the country. Attending one of these programs can help a person learn ways to manage pain, exercise safely, and gain control of arthritis. Learn more about remote and in-person self-management education workshops at <https://www.cdc.gov/arthritis/interventions>.

Having arthritis may be a pain, but it does not have to define who you are or limit what you can do. Learning how to live with arthritis can help you to keep moving and enjoying your favorite activities with less pain.

REFERENCE:

<https://www.cdc.gov/arthritis/about/key-messages.htm>

ADULT
HEALTH BULLETIN

Written by:

Katherine Jury, MS

Edited by: Alyssa Simms

Designed by: Rusty Manseau

Stock images:

Adobe Stock



Patchwork Playdates

Water Day

outdoor
fun

JULY 9TH
10:00AM-
NOON

**Cooperative
Extension Service**

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

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Join us for a fun, filled outdoor water day! Activity: Water Fun (wear water clothes/bring towel) Craft: Watercolor Painting Snack: Deep Blue Sea Jell-o Cups & Fish Crackers

Magoffin County
P.O. Box 349
Salyersville, KY 41465



Cabbage Noodle Casserole

5 strips turkey bacon	1 teaspoon salt	3 cups whole grain egg noodles, cooked
1 tablespoon vegetable oil	½ teaspoon pepper	1 cup reduced-fat sour cream
2 teaspoons sugar	6 cups cabbage, chopped into 1 inch pieces	1 teaspoon paprika

- In a large skillet, **cook** bacon until crisp. **Remove** and set aside.
 - Add** oil, sugar, salt and pepper to the skillet with the bacon drippings. **Add** chopped cabbage and stir until coated. **Cover** and **cook** 7-10 minutes.
 - Crumble** bacon and **add** to cabbage. **Stir** in noodles.
 - Spoon** into a greased 2-quart casserole dish; **cover** and bake at 325° F for 30 minutes.
 - Remove** from oven. **Spread** sour cream over the top and **sprinkle** with paprika.
 - Bake** 5 minutes.
- Yield:** 6, 1 cup servings.
- Nutritional Analysis:** 260 calories, 12 g fat, 4.5 g sat. fat, 40 mg cholesterol, 720 mg sodium, 30 g carbohydrate, 5 g fiber, 10 g protein.

Buying Kentucky Proud is easy. Look for the label at your grocery store, farmers' market, or roadside stand.



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Disabilities accommodated with prior notification.