

MAGOFFIN COUNTY FAMILY & CONSUMER SCIENCES

May 2024

Mark Your Calendar!

- May 2-Dining with Diabetes
- May 9-Ivyton Hippie Chx-6 PM
- May 14-Patchwork Playdates-10 AM
- May 16-Women in Mission Homemakers-5 PM
- May 1, 15 & 29- Crochet Club--10 AM
- May 8 & 22-Embroidery Club 10 AM
- May 10 & 24- Friendship Quilters-10 AM
- May 10-Sew What Quilters-10 AM
- May 21-Easy Cake & Cupcake Decorating-1 PM

Table of Contents

Homemaker News	2
Money Wise <i>"Invest in Yourself"</i>	3-4
Health Bullentin <i>"Mental Health Awareness"</i>	5-6
4-H Camp Registration	7
SNAP Recipe <i>"Blueberry/Lemon Upside Down Cake"</i>	8



Cathy Sparks

CEA for FCS/4-H
Youth Development Education

*"A mother is she who can
take the place of others, but
whose place no one else can take."*



*Sunday,
May 12, 2024*

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

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Lexington, KY 40506



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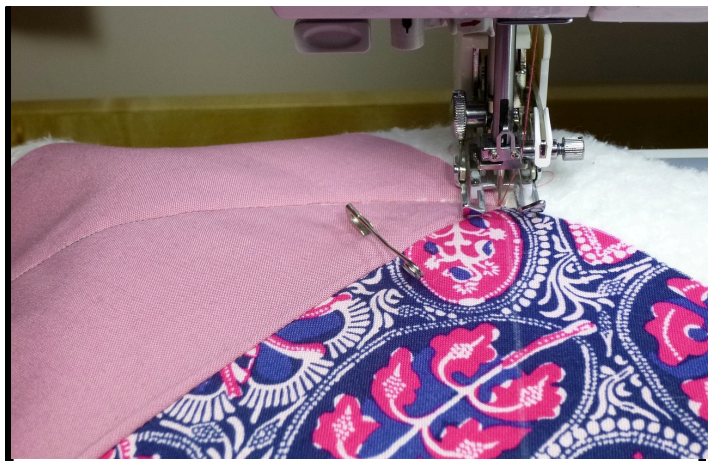
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Lexington, KY 40506



Call and register for...

Easy Cake & Cupcake Decorating
Tuesday, May 21, 2024, at 1:00 PM, at the Extension Office 349-3216



Friendship Quilters

Friday, May 10, 2024

Friday, May 24, 2024

Sew What Quilters

Saturday, May 11, 2024

Homemakers' Meeting Schedule

Ivyton Hippie Chx, May 9-6:00 PM

Women in Mission-May 16-6:00 PM

All Things Blooming-To Be Announced

Jr. Homemakers/4-H Club-TBA

Crochet Club

Wednesday, May 1-10 AM

Wednesday, May 15-10 AM

Wednesday, May 29-10 AM

Embroidery Club

Wednesday, May 8-10 AM

Wednesday, May 22-10 AM

MONEYWISE

VALUING PEOPLE. VALUING MONEY.

MAY 2024

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

INVEST IN YOURSELF: WHICH RETIREMENT PLAN IS RIGHT FOR YOU?

Have you ever considered when you will be **financially** ready to retire? For working consumers, how they choose to invest their hard-earned money will make a difference in determining how financially ready they are. There are several types of retirement plans designed to help you save money for retirement while working. These fall into two major groups: *defined benefit plans* and *defined contribution plans*.



DEFINED BENEFIT PLANS

A **defined benefit plan** specifies a fixed monthly amount of money a person will receive upon retirement. The fixed amount (aka, the “defined benefit”) is usually calculated from your salary and how long you worked. It may be listed as a predetermined amount of money or a percentage of your monthly salary. The most common form of defined benefit plans is a **pension**. Pensions require that workers contribute a certain amount of money from their paycheck into a pool of money that their employer then redistributes upon retirement. Other types of defined benefit plans include cash balance plans, annuities, and lump-sum payment plans.

DEFINED CONTRIBUTION PLANS

A **defined contribution plan** does not promise

a set amount of money for retirement. In this plan, the employee, the employer, or both contribute. There are several types of defined contribution plans such as a 401(k), 403(b), and an IRA.

A **401(k)** is a type of defined contribution plan in which the employer sponsors the plan. Employees often can select how to invest their money. Money invested into 401(k) plans has pre-tax benefits, which means contributions can reduce an employee’s current taxable income. The amount you contribute is typically a percentage of your salary. Another type of defined contribution plan is a **403(b)**, which is designated for public school teachers, nonprofit employees, and charitable organizations. They work very similar to a 401(k).



RETIREMENT SHOULD BE A TIME OF MINIMAL FINANCIAL STRESS



An **IRA**, which stands for Individual Retirement Account, is also considered a defined contribution plan. The earnings on a traditional IRA are not taxed until they are paid out or withdrawn. A **Roth IRA** works in reverse – the consumer pays taxes before contributing, which can be beneficial since tax rates tend to rise over time.

HOW MUCH DO YOU NEED TO RETIRE?

The answer to this question varies for everyone. Knowing how your salary has changed over time can be a key consideration for determining when you want to retire. Also, knowing the amount of money you need to maintain a certain lifestyle into retirement is important. For a more concrete number, there are several online calculators you can use, such as this one provided by FINRA: <https://retirementcalculator.nga.finra.org/calculator/>.

WHY IS THIS IMPORTANT?

You may imagine retirement as a time to finally have financial freedom. However, unexpected expenses may come up – from medical emergencies to home repairs to

inflation. Ask yourself questions like: “Do I want to travel?” “What do I want to splurge on in retirement?” “Am I prepared for unexpected expenses that may arise?” “Will I need to provide for a loved one?” Thinking about specific retirement goals helps you to be more prepared financially.

Retirement should be a time of minimal financial stress. Starting to plan for retirement early makes these goals possible. It is important that you understand how to invest so that as retirement age approaches, you can be more financially secure.

REFERENCES:

Consumer Financial Protection Bureau. *Planning for Retirement*. <https://www.consumerfinance.gov/consumer-tools/retirement/>

U.S. Department of Labor. *Types of retirement plans*. (2023). <https://www.dol.gov/general/topic/retirement/typesofplans>

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ADULT

HEALTH BULLETIN



MAY 2024

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

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

THIS MONTH'S TOPIC MENTAL HEALTH AWARENESS



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

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If you or someone you know is struggling or in crisis, help is available around the clock. Call or text 988 or go to 988lifeline.org to live chat with a counselor at any time.

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

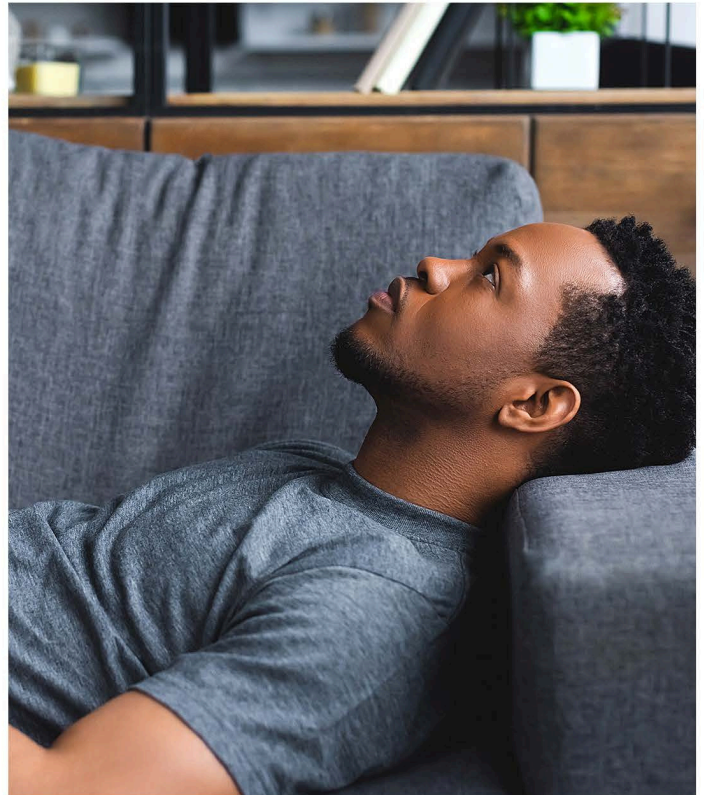
Common signs of mental illness include:

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

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

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

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



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

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

REFERENCES:

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

**ADULT
HEALTH BULLETIN**

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KENTUCKY COOPERATIVE EXTENSION



KENTUCKY STATE
UNIVERSITY



4-H CAMP
JUNE 4-7, 2024

**Magoffin County 4-H Camp is for youth ages 9-18
(or 8 years old entering 4th grade in August)**

Camp Cost: \$50

Deadline: May 10, 2024

Magoffin Co. Extension Office

(606) 349-3216

for more info
and
applications
call:

**Cooperative
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Agriculture and Natural Resources
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4-H Youth Development

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



Blackberry Lemon Upside Down Cake

- | | | |
|--|--------------------------------------|-------------------------------------|
| 2 teaspoons melted butter | 1 1/4 cup all-purpose flour | 1 large egg |
| 1/3 cup brown sugar | 1 1/2 teaspoons baking powder | 3/4 teaspoon vanilla extract |
| 1 1/2 teaspoons grated lemon peel | 1/4 teaspoon salt | 1 teaspoon lemon juice |
| 2 cups fresh blackberries | 2/3 cup sugar | 1/2 cup skim milk |
| | 2 tablespoons butter | |

Preheat oven to 350°F.

Place melted butter in the bottom of a 9-inch round cake pan.

Sprinkle with brown sugar and lemon rind.

Top with berries. Set aside.

Combine flour, baking powder and salt in a small bowl. Set dry ingredients aside.

Beat sugar and butter together in a large bowl with a mixer on medium speed until well blended.

Add egg, vanilla, and lemon juice. Mix well.

Add dry ingredients to egg mixture alternately with milk, beginning with milk and ending with flour. Mix after each addition.

Spoon the batter over the blackberries.

Bake at 350 degrees for 40 minutes.

Cool cake for 5 minutes on a wire rack. **Loosen** edges of the cake with a knife and place a plate upside down on top of cake; **invert** onto plate.

Serve warm.

Yield: 8, 3 inch wedges.

Nutritional Analysis: 230 calories, 5 g fat, 35 mg cholesterol, 220 mg sodium, 45 g carbohydrate, 2 g fiber, 4 g protein.

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



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