

SEE YA

Around Town

Mount Olivet

PASSPORT KITCHEN

The Kentucky 4-H Passport Kitchen program is intended to provide young people from Kentucky with the opportunity to experience the food cultures of different countries in a self-paced experience. As part of the 4-H Passport Kitchen program, young people will attend an in person session and leave the class with their own recipe to prepare the dish for their families.



This year the countries we will be exploring are Mexico, Brazil, Germany, Laos, and South Africa.

The kits include:

- A recipe card for a local dish.
- A link to a cook-along YouTube video.
- An informational brochure about the country.
- A passport stamp.
- One ingredient from the dish.
- A shopping list.



Clean It Healthy! Clean It Right!

Linda Adler, Family and Consumer Sciences

Indoor air is usually more contaminated than outdoor air. These contaminants are in the form of gases and fine particles. Household cleaning is generally not effective in removing gaseous pollutants, but it can affect the concentration of particles in the air. Fine particles (particulates) include dust and smoke that enter a home from outside, as well as particles that are produced inside. Most of these particulates come from within the living space.

The most common sources include:

- Smoke and grease airborne particles from cooking and using self-cleaning ovens
- Mold and fungal growth from moisture and high humidity
- Allergens produced by pets, insects, and dust mites
- Toxic lead dust from peeling lead-based paint
- Airborne dust from vacuuming and duct cleaning
- Outside dirt brought in on shoes or pet paws, ground into small particles on the floor

Airborne particles can cause breathing problems and allergies in sensitive individuals and severe health problems for people with asthma. Controlling the concentration of particulates through household cleaning can help relieve symptoms and prevent disease.

Quick Facts

Some indoor air contaminants pose health risks, including allergies, asthma triggers, respiratory problems, and other health concerns.

Reduce health impacts by using correct methods and cleaning products.

Sources of airborne particles:

- Cooking
- Mold and mildew
- Vacuum cleaning
- Dust mites
- Animal dander
- Lead dust
- Air ducts

Environmental controls:

- Exhaust fans (kitchen, bath)
- Moisture control
- Humidity control

Recommended practices and products:

- Wet clean smooth flooring
- Upright vacuum cleaner
- HEPA filters
- Furnace filters (changed regularly)
- Air cleaners
- Proper cleaning products
- Non-allergenic home products

Cooking

Sources of Contamination

Cooking generates heat, humidity, and three types of aerosols: solid smoke particles, grease vapor that condenses into semi-liquid particles as it cools, and grease spatter particles from uncovered frying.

The self-cleaning oven produces aerosol during the cleaning cycle, and significant amounts pass through the oven's smoke eliminator into the air. A poorly designed system can increase the haze level in a 12-by-14-foot kitchen 700 percent.

Solutions

- An exhaust fan can divert moisture and some fraction of these particles before they become part of the room air.
- For a given airflow, a vented range hood is more effective in exhausting moisture and particulates than a ceiling or wall fan because the hood is closer to the generating source. The disadvantage of a recirculating hood is that it must clean the air it captures before returning it to the room.
- The most effective hood has an intake configuration that matches the range top, has the highest air flow consistent with a tolerable noise, and is set as close to the range top as permitted by the mechanics of cooking (stirring, viewing food, etc.). Any hood used with a gas range should not generate air currents that will distort the shape of the flame from each burner.

- A recirculating hood can be used if a vented hood is not possible, but it must have a series of effective filters: (1) a washable, aluminum-mesh filter to remove grease spatter particles; (2) a pleated, glass-fiber filter to remove smoke; and (3) an activated carbon filter to capture odor.
- The self-cleaning mode of the oven should never be operated without the exhaust fan on. This is especially true for the initial break-in cycle. Use of an exhaust hood or an effective filtering system in a recirculating hood reduces cooking contaminants in the house, reducing the need to clean.

Mold and Mildew

Sources of Contamination

Mold and mildew in the home generate spores that become airborne. Some spores settle on other surfaces to generate new mold colonies, while others remain suspended for long periods of time and can be inhaled. Sensitive individuals may exhibit allergic reactions.

Moisture or a high humidity level is required for mold growth. There are many common places where molds grow:

- Walls, floors, carpeting, and on stored materials in damp basements and crawl spaces
- Bathrooms without exhaust fans
- Laundry areas where dryers are not vented outside or clothes are hung to dry
- Homes with new construction materials
- Homes where there have been spills, leaks, or other water damage
- Homes where a humidifier or an unvented combustion heater is used

Solutions

- Reducing humidity levels in the home is essential. Shut off or adjust the humidifier if the relative humidity level is more than 50 percent or if condensation forms on windows.
- Use exhaust fans vented to the outside when taking baths or showers and when cooking. Vent clothes dryers to the outside. Do not use unvented kerosene or gas heaters. Repair all plumbing leaks.
- Do not store natural materials containing high levels of moisture, such as firewood, inside the house. Reduce humidity with a dehumidifier, air conditioner, or furnace. Increase airflow to problem areas. Use a vapor barrier to reduce the outside moisture that enters a crawl space through the soil.
- Keep surfaces clean and dry to remove existing mold colonies and to prevent mold colonies from starting. Hard surfaces that have mold growing on them should be cleaned, disinfected, and dried.
- One of the most effective, least expensive disinfectants is chlorine bleach (sodium hypochlorite). Products with an EPA registration number are reliable disinfectants. Follow manufacturers' directions for disinfecting surfaces.

- Appliances that collect or distribute water should be cleaned and disinfected regularly to prevent mold growth. These include dehumidifiers, humidifiers, air conditioners, and refrigerator drip pans.

Vacuum Cleaning

Sources of Contamination

Dirt in a carpet or on hard surface floors is formed from clusters of very fine particles. Cleaning the floor with a broom or vacuum disturbs the dirt particles and causes the smallest ones to become airborne.

When air is still, particles smaller than 20 microns (about one-half the diameter of the finest human hair) stay suspended in the air.

Vacuum cleaning turns floor dirt into an air pollutant through the following ways:

1. If air from the vacuum discharges down, settled dirt particles are disturbed and become airborne. Research shows that when the cleaner discharges down over a dirty carpet, there is a 98 percent increase in household airborne dust concentration in the following two-hour period.
2. The bag in the vacuum cleaner is not a perfect filter. A 100-percent efficient filter would have such high resistance to airflow that the vacuum cleaner would not work.
3. The vacuum's filter bag holds the larger particles and allows the smaller ones to pass into the room air. Using a vacuum cleaner that discharges upward can result in a 35-percent increase in airborne dust. As a result, the floor is cleaner but the air is dirtier.

Solutions

- Wet cleaning hard-surfaced flooring is less likely to cause particles to become airborne than vacuuming or sweeping. However, good cleaning techniques can help reduce the amount of fine particles discharged from the vacuum cleaner.
- Begin at an edge of the carpet (in a doorway) with the wand of a canister vacuum. Always work toward uncleaned carpet with the canister behind. Air discharge from an upright cleaner or horizontally discharging canister cleaner does not disturb settled dirt particles.
- Some vacuum cleaners are designed with blowers that handle high-efficiency (HEPA) filters. The filters capture at least 99.97 percent of the smallest particles in the discharged air. Because these vacuums are expensive, they may be justified only if someone in the household has severe dust allergies.
- Less expensive alternatives are the special replacement bags now available, which claim to improve the collection efficiency of older vacuum cleaners. Keep in mind, however, that improved filtration efficiency comes at the expense of airflow, and good vacuum cleaning requires both vacuum and air flow.

- A central vacuum system with motor, suction blower, and filter bag installed in the basement or garage may solve several problems of portable cleaners. There is no air discharge into the home's living space; the vacuum discharge air and small particles are exhausted to the outside. Being isolated from the living area, the motor and blower noise is less evident in the room being vacuumed.

Dust Mites and Animal Dander

Sources of Contamination

Dust mites are microscopic animals that use dead human skin cells as a food source. Various allergens are produced by dust mite feces and body parts that, in some people, cause sneezing; nasal obstruction and discharge; redness, watering and itching of the eyes; wheezing and difficulty in breathing; and skin rash and itching. Persons experiencing chronic symptoms should be tested by an allergist.

For dust mites to reach concentrations high enough to cause problems, certain environmental conditions must exist: a food source of skin cells, relative humidity greater than 45 percent, and a uniform temperature of 65 to 80 degrees Fahrenheit.

The highest concentrations of the mites are found in carpets, fabric-covered partitions or walls, and bedding and mattresses.

Pet dander is another allergen. Some individuals can experience allergic symptoms when the dander becomes airborne. Others are sensitive to the saliva of pets.

Solutions

If a household member is allergic to animal dander, the solution that offers the most relief is to remove the animal from the house. Vacuuming furnishings captures some dander but it does not offer much relief.

Several actions are effective in reducing the concentration of dust mites, as well as reducing allergic symptoms in people sensitive to dust mites.

- Vacuum intensively and regularly (once a week) floors, carpets, fabric covered furniture, mattresses, and bed frames. Use a cleaner with a high-efficiency filter, if possible. This is no guarantee of success, because mites and feces are very difficult to pull from carpet.
- Lower the relative humidity of the room air to below 45 percent and the temperature to below 68 degrees; reduce humidity even more if the temperature is increased.
- Ventilate with outside air if the infiltration rates (air leakage) naturally are low.
- Use fitted sheets or allergen-tight covers over mattresses.
- Replace feather and down pillows with those that have synthetic fillings.
- Steam clean the carpet and fabric-covered furniture.
- Remove fabric furnishings, such as carpeting.
- Wash bedding in hot water (130 degrees or hotter).

Lead Dust

Sources of Contamination

Paint used on both interior and exterior walls of homes before 1978 contained lead compounds. Dried paint solids can contain up to 40 percent lead. Paint solids end up on the floor from peeling, chipping, oxidation, or abrasion when doors and windows are opened and closed.

Young children are at greatest risk for lead poisoning. Often they play on the floor where lead dust is present, then put dust-contaminated hands and toys in their mouths.

Another source of lead is soil that has been permanently contaminated. The lead comes from the exhaust fumes of vehicles that use leaded gasoline or exterior lead-based paint. Children are at risk when they play on contaminated soil and track it into the house.

Solutions

- Vacuuming floors and carpets to remove lead particles is ineffective. It can actually increase the amount of lead dust in the air.
- Intensive vacuuming with a central vacuum system or a high-efficiency filter will gradually reduce the lead concentration in the carpet. However, many repetitions are needed to reduce the concentration.
- Two-stage steam cleaning using special detergents is not effective. A large proportion of lead remains in the carpet. In severe cases, the only solution is to remove and dispose of the carpet.
- Repeatedly wet cleaning hard-surface floors and other hard surfaces, such as window sills, is an effective method of removing lead dust. Removing shoes before entering the house or using shoe-cleaning pads at entrances can sharply reduce lead concentrations from contaminated soil.

Air Ducts

Sources of Contamination

Air ducts can be a source of dirt, dust, or biological contaminants and can sometimes create an indoor air problem. However, this is rare. Duct cleaning may release contaminants into the home and become the source of a problem.

Air distribution ducts in a new home collect construction dust (sawdust, sheet rock dust). With the initial flow of air, construction dust is blown into the rooms through the air-supply ducts, and dust in the return air ducts is caught in the furnace filters.

After a few days or weeks, only a thin coating of dust remains on the duct surfaces because the dust is caught in the filters. Filters must be inspected regularly and cleaned or replaced according to the manufacturers' directions (at least twice a year). As a filter collects dust and lint, it actually becomes more efficient, but it must be cleaned or replaced because the airflow is gradually reduced.

Several factors cause dust to cling to duct surfaces. Oily or greasy aerosol produced by cooking and other household activities can attach to the ducts as it passes through. The moisture from bathing or showering, cooking, and improperly vented dryers also acts as an adhesive on duct walls.

When winter humidity levels are low, air passing over a sheet metal air duct creates a static-electric charge on the metal surface. The static charge attracts fine particles and the oil or moisture coating holds them.

Exhaust vents in the bathroom, from the clothes dryer, and from the kitchen range help expel lint, grease, and water vapor. If the home does not have efficient venting, return ducts in the furnace become dust-laden.

Air duct cleaning disturbs the thin dust coating on the inside of the ducts. When the fan is running, the unstable dust can be blown into the house.

Solutions

- Duct cleaning is not considered a routine procedure for maintaining a heating and cooling system. Duct cleaning or replacement is justified when there is water damage that causes mold to grow in the ductwork; debris blocks the air flow; dust is seen coming from supply registers; or offensive odors come from the ducts. Surface stains near the supply registers, especially from cigarette smoke, are normal and do not justify commercial duct cleaning.
- Duct cleaning professionals employ one or more of these methods: contaminant removal (brushing or vibration plus vacuum cleaning); encapsulation (spraying a sealer into the duct); disinfection (using a fungicide to inhibit the growth of mold); and duct replacement.
- Before contracting to have ducts cleaned, consumers should ask for a thorough explanation of the procedures that will be used.

Summary

The control strategies presented here include exhausting small particles suspended in the air, lowering humidity, and cleaning particulates from surfaces to prevent them from becoming airborne. Residential air cleaners and filtration systems may be considered for removing these airborne particles.

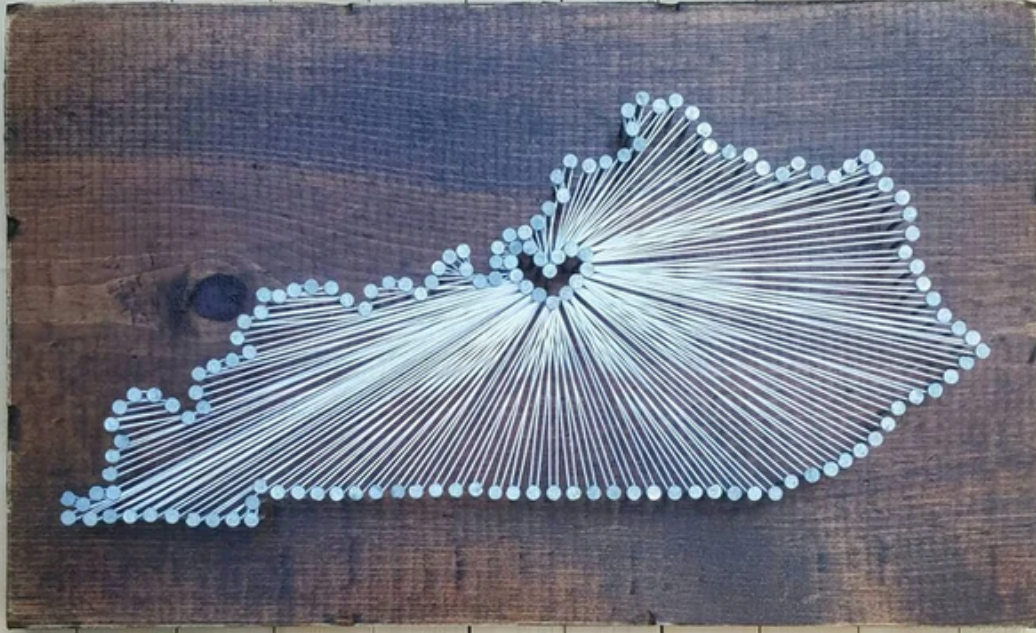
The following publications are useful in making a decision:

- Residential Air-cleaning Devices. EPA publication number 400/1-90/002
- Residential Air Cleaners, EPA Indoor Facts No. 7, February 1990
- Fine Particle Pollution. North Central Regional Publication 393, October 1991

Selected References

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Mark Your Calendars!!!



**HOMEMAKERS
\$15.00**



**COMMUNITY
\$18.00**



Ratatouille Soup

- | | | |
|------------------------------------|--|--|
| 1 small eggplant, peeled and cubed | 1 medium bell pepper, chopped | 1 24 ounce jar chunky garden style pasta sauce |
| 2 teaspoons salt | 1 medium onion, chopped | 2 cups water |
| 1 pound lean ground chuck | 1 tablespoon finely minced garlic (about 3 cloves) | 1 teaspoon dried basil |
| 1 tablespoon canola oil | 1 14.5 ounce can low sodium beef broth | 1 cup uncooked whole grain pasta |
| 1 medium zucchini, chopped | | |

Place the cubed eggplant in a colander. **Toss** with the salt and let set for 20-25 minutes. Thoroughly **rinse** in cold water and press as much water out of the eggplant as possible. Set aside. In a large heavy pot, **brown** the ground beef over medium heat until crumbly and no longer pink. **Drain**. Raise the heat to medium-high. **Add** the canola oil to the same pot. **Return** the beef to the pot. **Add** the zucchini, bell pepper, onion and garlic. **Cook** together for 5-7 minutes, until onion is translucent. **Add** the eggplant to the mixture and continue to **cook** for 5

minutes. **Add** the beef broth, pasta sauce, water and basil. Bring to a **boil**, then reduce heat to medium-low, **cover** and **simmer** for 10 minutes. **Add** the pasta. Raise heat to medium. Bring to a slow **boil** and **cook**, stirring occasionally for 10-12 minutes, or until the pasta is tender.

Yield: 12, 1 cup servings

Nutritional Analysis: 210 calories, 10 g fat, 3 g saturated fat, 35 mg cholesterol, 680 mg sodium, 19 g carbohydrate, 3 g fiber, 8 g sugar, 13 g protein



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

CRAFTS & CRUMBS

Call the Office to Register

606-724-5796

*** 12 Spots Available ***

January 24

Robertson County Extension Office

5:00 p.m.

ADULT HEALTH BULLETIN



JANUARY 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](http://fcs-hes.ca.uky.edu/content/health-bulletins)

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THIS MONTH'S TOPIC:

EMERGENCY HEALTH INFORMATION (EHI) CARDS



An Emergency Health Information (EHI) card can be a helpful tool. If you are in an emergency in which you cannot communicate with first responders, an EHI card can help. It will tell medical providers important information about how to help you. While you cannot predict when an emergency may happen, you can be prepared. Make sure that key health information is up to date, correct, and handy. If you have children, make them a card too. You may not be available to tell emergency workers about your child, and your child might not be able to communicate either.



An EHI card gives first responders or other emergency workers essential health information they can use to give you better care.

You can find Emergency Health Information card templates online to print and fill out. You also can use an index card or other small piece of paper. Please keep in mind, not all card templates ask for appropriate information. Below is a list of information that you should and should NOT include on your EHI card.

Information you should include on an EHI card:

- Full legal name
- Date of birth
- Medication names, doses, and schedules
- Medical equipment (Insulin pump, wheelchair, oxygen, etc.)
- Chronic medical conditions (epilepsy, diabetes, COPD, heart conditions, etc.)
- Disabilities that affect care (mobility, speech, memory loss, vision, hearing, etc.)
- Blood type
- Allergies to food or medications
- Recent immunization record
- Emergency contact name and phone number
- Medical contacts (doctors and pharmacy)

It is important to note that EHI cards are about the health and medical treatment of a person, not payment information. First responders and hospital staff do not need, nor can they require, financial information to treat you in an emergency. To protect yourself from identity theft, keep certain information separate from an EHI card.

Information you should NOT include on an EHI card:

- Financial or banking information
- Social Security Number
- Health insurance information such as insurance provider or ID number

The purpose of an EHI card is to give first responders or other emergency workers essential health information they can use to give you



better care. Make this information easy to find. Put copies of your and your children's EHI cards in easy to see places in your home, car, and personal belongings that you carry every day.

Where to put copies of an EHI card:

- Purse, wallet, or backpack
- First aid kits and emergency supply kits
- On your refrigerator or kitchen cabinet door
- Vehicle glove box
- On the side of children's car seats
- On mobility devices such as wheelchair or walker

REFERENCE:

<https://www.mayoclinic.org/first-aid/emergency-health-information/basics/art-20134333>

**ADULT
HEALTH BULLETIN**

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JANUARY / FEBRUARY 2023

HEALTHY CHOICES FOR HEALTHY FAMILIES



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



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



This work is supported
by the Expanded Food
and Nutrition Education
Program from the USDA
National Institute of
Food and Agriculture.

Start off the new year the MyPlate way

Step 1: Reflect and act

What are your eating goals? What stops you from eating healthy? Do you eat from all food groups?

Step 2: Start simple

Take it one day at a time. Focus on small changes you can make now. Slowly build on those to meet your long-term goals.

Step 3: Plan to eat more meals at home when possible

Look for ways to eat at home more often. Involve family members to help decide the weekly menu. Have theme nights such as Meatball Monday, Taco Tuesday, Slow Cooker Wednesday, Leftovers Thursday, and so on.

Step 4: Make a plan for grocery shopping

Shop wisely by using grocery store ads, store discount cards, online digital coupons, weekend and special sales. Fresh fruits and vegetables cost less when they are in-season.

Step 5: Celebrate success

Have a special meal or family outing to celebrate the family's success. Be sure everyone shares positive changes.



Source: Adapted from USDA, FNS Pub No. 924, December 2021

Cooperative Extension Service
Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
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LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.

COOKING WITH KIDS

Wally Wildcat Superhero Muffins

- 2 cups blueberries
- 1 cup sugar, divided
- 1 1/2 cups all-purpose flour
- 1 cup whole-wheat flour
- 2 1/2 teaspoons baking powder
- 1 teaspoon salt
- 2 eggs
- 1/2 cup vegetable oil
- 1 cup 1% milk
- 1 1/2 teaspoons vanilla extract
- Cooking spray

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Preheat the oven to 350 degrees F. Spray an 18-cup muffin tin with cooking spray or insert paper liners in muffin cups.
3. Place 1 cup of the blueberries and 1 tablespoon sugar in a small saucepan and simmer over

medium heat, mashing berries and stirring often, for about 6 minutes until mixture is thickened and reduced to about a 1/4 cup. Cool.

4. In a large mixing bowl, stir together the remaining sugar, all-purpose flour, whole-wheat flour, baking powder, and salt.
5. Make a well in the center of the dry ingredients. Add eggs, oil, milk, and vanilla. Whisk together the liquid ingredients. Use a rubber spatula to fold together the liquid and dry ingredients, just until moistened. Fold in the remaining blueberries.
6. Divide batter equally among the muffin cups, filling about two-thirds full.
7. Spoon approximately 1/2 teaspoon of cooked berry mixture onto each cup of batter. Use a skewer

or dinner knife to gently swirl the berry topping into the batter.

8. Bake 17 to 19 minutes until muffin tops are golden. Cool for several minutes before transferring to a cooling rack.
9. Store muffins in an airtight container for up to four days or freeze up to three months.

Makes: 18 servings

Serving size: 1 muffin

Nutrition facts per serving: 180 calories; 7g total fat; 1g saturated fat; 0g trans fat; 120mg cholesterol; 220mg sodium; 27g total carbohydrate; 1g dietary fiber; 14g total sugars; 11g added sugars; 3g protein; 0% Daily Value of vitamin D; 2% Daily Value of calcium; 6% Daily Value of iron; 2% Daily Value of potassium

Source: Eat Smart to Play Hard: Brooke Jenkins, Extension specialist, University of Kentucky Cooperative Extension Service



RECIPE

Eggroll in a Bowl

- 1 tablespoon oil
- 1 pound ground turkey or pork
- 2 teaspoons garlic powder
- 1 teaspoon ground ginger
- 1/4 cup low-sodium soy sauce
- 1 bag coleslaw mix (with carrots)
- 1 whole egg

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Heat oil in a large skillet over medium heat.
3. Add the ground meat to the skillet and break it up until it is

cooked through and has reached an internal temperature of 165 degrees F on a food thermometer. Drain any fat from the meat.

4. Add garlic, ginger, and soy sauce to the meat, and stir to combine.
5. Add coleslaw mix to the cooked meat. Cook until vegetables are tender.
6. Push mixture to the edge of the skillet to make a hole in the middle. Crack the egg in the open area and scramble it until it is cooked through.
7. Stir all ingredients together and serve.

8. Store leftovers in the refrigerator within 2 hours.

Makes 6 servings

Serving size: 1 cup

Nutrition facts per serving: 220 calories; 12g total fat; 3g saturated fat; 0g trans fat; 105mg cholesterol; 480mg sodium; 6g total carbohydrate; 2g dietary fiber; 2g total sugars; 0g added sugars; 23g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 10% Daily Value of iron; 8% Daily Value of potassium

Source: 2022 KYNEP Food and Nutrition Calendar: Michele Moore, Butler County SNAP-Ed Program assistant senior

BASIC BUDGET BITES

Unit pricing

What is unit pricing? The price tag on the shelf includes a lot of helpful information. Learn what the numbers mean.

- **Retail price:** This is the price you pay for each item.
- **Unit price:** This tells you how much an item costs per pound, ounce, quart, etc. It can be very useful when comparing two items.

This image shows two price tags on a shelf. Based on the unit price, you can see that the large container is a better buy because you get more for your money.



How is the unit price found?
Total Price ÷ Size = Unit Price

Source: Adapted from <https://www.myplate.gov/eat-healthy/healthy-eating-budget/shop-smart>

SMART TIPS

Fruit and vegetable peels contain many nutrients

Eating fruits and vegetables are important for a healthy diet. But, what about the peel? Many times, we just throw it away. Turns out, you might want to rethink that.

Most of the time, eating produce with a peel intact can give you higher amounts of vitamins, minerals, and fiber. Apples and potatoes are good examples. Eating the peel of a kiwi fruit gives you 50% more fiber.

While eating fruits and vegetables with the peel does provide more nutrients, it is always important to think about food safety. Make sure you wash any fruit or vegetable really well to get rid of any dirt or germs.



Source: Heather Norman-Burgdolf, University of Kentucky Extension specialist in food and nutrition, September 2021

PARENT CORNER

Winter is a great time for families

The winter months are a great time to catch up on much needed family time. Yes, it's cold. No, you cannot get outdoors as much. But inside your home you can create meaningful family experiences and lots of wonderful memories.

Family time promotes positive emotional health in children. Experts say it leads to a greater likelihood that they will avoid risky behaviors such as drug use. They will also have a lower risk for depression.

Here are some ideas to think about doing with your children:

- **Story time:** Let your imagination run wild as you make up stories together. Make up a silly story to tell your children or involve them in the creation of a silly story.
- **Kitchen time:** Spend family time cooking in the kitchen. Whip up something sweet to share for an after-meal treat. Have your children help you prepare food items. You will be teaching them valuable math and life skills.
- **Dance party:** Dancing to music is a great way to improve everyone's mood and get your hearts pumping. Let each have a turn selecting a song. Keep music at the right age level for young children.
- **Scavenger hunt:** Give children a list of objects to find and bring back to you. It can be as long or short as you wish. Start by making a list of items found around your home. Then add items that may require finding a "buried treasure."

Source: David Weisenhorn, University of Kentucky Extension FCS senior specialist for parenting and child development education, December 2021

MONEYWISE

VALUING PEOPLE. VALUING MONEY.

VOLUME 14 • ISSUE 1

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PAYING OFF DEBT:

USING THE DEBT SNOWBALL AND DEBT AVALANCHE METHODS

Many Kentuckians have some form of debt, such as mortgages, auto loans, student loans, credit card debt, or medical bills. Debt can weigh heavily on our minds and can restrict our budgets. If you want to pay off debt in the new year, there are two tips to keep in mind. First, create a plan to reduce your debt. Then, change your borrowing and spending habits, and be careful not to take on new debt while you pay off existing debt.



MAKE A PLAN TO REDUCE DEBT

Goals are rarely reached by luck or coincidence. Rather, you achieve goals when you are intentional in your planning and follow-through. The same principles hold true when setting a goal to reduce debt. The first step to paying off debt is to make a plan. To do this, create a main list of all the debts you have. Writing down the information in this chart will help you decide which debt repayment strategy is best for you. Your list should include the following rows:

Name of Debt	<i>Credit card</i>	
Total Owed	\$7,500	
Creditor	<i>Acme Credit</i>	
Interest Rate of loan or line of credit	17.74%	
Minimum Monthly Payment	\$150	
Current Monthly Payment	\$200	

DEBT REPAYMENT STRATEGIES

There are two main methods or strategies for repaying debt: **debt avalanche** and **debt snowball**. Both options require you to pay the minimum payment on all your debts and put any extra income toward one debt at a time. The difference between the debt avalanche and debt snowball methods is which debt you focus on repaying first.

The **debt avalanche** method focuses on paying debts with higher interest rates first. Because these debts accumulate interest quickly, they increase the amount you owe. That means paying them off first will help you save money in the long run. One downside of this method is that if your debt with the highest interest rate is large, it may take a while to feel like you are making any progress toward paying it off.

The **debt snowball** method starts with the debt, regardless of interest rate, and works toward



PAY OFF SMALLER DEBTS BY INTEREST RATE AND WORK YOUR WAY UP TO LARGER SUMS



paying off debts from smallest to largest amounts. Because this method does not consider interest rates, you will not save money initially, but it can be motivating to see the progress of more quickly paying off debts. Paying off small loans may help you build momentum and confidence to tackle your larger debts later.

You can also consider a **combination of the two**. Pay off smaller debts by interest rate and work your way up to larger sums. Regardless of which method you choose, be intentional about putting any extra monthly income you have toward the selected debt until you pay that debt off. Then, take the money you have been paying on that loan, as well as any extra monthly income, and apply it to the next debt in your plan. Continue doing this until you pay off each of your loans or credit lines.

CHANGE YOUR FINANCIAL HABITS

After you have created a plan to reduce your debt, you must change your borrowing and spending habits if you plan to achieve these goals. To start, compare your income to your expenses to determine how much money you can put toward debt repayment each month. To effectively pay off debt, your income needs to be more than your expenses. If this is not true for you, you need to identify ways to reduce your spending or increase your income. Also, try not to take on any new debt while you pay off existing debt.

REFERENCE

<https://www.consumerfinance.gov/about-us/blog/how-reduce-your-debt/>

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Slow Cooker Smoky Black-Eyed Peas

1 medium onion, chopped
 1 medium bell pepper, diced
 2 tablespoons minced garlic
 2 teaspoons garlic powder
 1/2 jalapeno pepper, ribs and seeds removed and finely chopped (optional)
 1/2 cup dried black-eyed peas, sorted and rinsed
 1/2 cup (12 ounces) smoked turkey sausage, cubed
 1/2 teaspoon Cajun seasoning
 1/2 teaspoon ground black pepper, or to taste
 3 bay leaves
 4 cups water

Wash hands with warm water and soap, scrubbing for at least 20 seconds.
 Rinse produce under cool running water and gently scrub using a clean vegetable brush before chopping.
 Add all ingredients to a 6-quart or larger slow cooker.
 Cook on high for 5 hours or until peas are tender, adding more water if needed.
 Remove bay leaves.
 Serve over hot, cooked brown rice, if desired.
 Refrigerate leftovers within 2 hours.

Stovetop option: Sauté chopped vegetables in a small amount of vegetable oil in a large pot over medium heat. Cook for 5 minutes or until tender. Add all remaining ingredients, increasing water to 4 cups. Bring mixture to a full boil. Reduce heat to low, cover, and cook for 1 hour or until peas are tender.

Makes 12 servings
 Serving size: 1 cup
 Cost per recipe: \$6.69
 Cost per serving: \$0.56

Nutrition facts per serving: 180 calories;
 3g total fat; 1g saturated fat; 0g trans fat; 20mg cholesterol; 240mg sodium; 26g total carbohydrate; 4g dietary fiber; 4g total sugars; 0g added sugars;
 13g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 20% Daily Value of iron; 10% Daily Value of potassium.
 Source: Anya Boyd, Meach County SNAP-Ed Program Assistant Senior



COOKING THROUGH THE CALENDAR

JANUARY 19 NOON

Pre-register (space is limited)

606-724-5796

Each attendee will receive a free 12 month recipe calendar and will be able to taste-test each dish.

JANUARY

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>	7 <input type="checkbox"/>
New Year's Day						
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Martin Luther King, Jr. Day						
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LEAP FOR HEALTH

uses storybooks and activities to teach children about nutritious foods, healthy eating habits, hand washing, food safety and being physically active.



Target Audience:

Children and their caregivers! Pre-K through 3rd grade



Program Delivery

The program is ideal in a variety of settings, including:

- Child care centers
- Head start programs
- Public libraries
- Public schools
- Places of worship
- Home school groups

PLEASE CONTACT FOR MORE INFORMATION:

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