



Homemaker Happenings

January-February 2011

Note from the desk of Lara

I hope you had a wonderful holiday season! This time of year always seems to get me motivated and energized about the coming months ahead. During the next year I hope you take the opportunity to try new things and seize the opportunities and adventures around. Some possibilities might be trying a new craft or recipe, taking a class at the new Family Wellness Center, or learning a new language. Whatever your goal maybe it will keep you grounded and focused in the coming weeks and months. I'm looking ahead to exciting programs and workshops this year to serve you and others in Monroe County. Please remember my door is always open for suggestions, concerns, comments, and even a coffee break with you if you drop in for a visit.

Best wishes,

Lara Savage

Lara Savage
County Agent
for Family and Consumer Sciences



Happy 2011 & Happy Valentines Day!

KEHA CONTEST

KEHA has several State Homemaker contests that individual clubs or the county organization can enter. Your club president has a sheet in her folder with more details about these contests, or you may contact the office for each contest criteria. All are due in the Extension Office by February 15, 2011, so we can mail it to the correct State Chairman by their March 1, 2011 deadline.

- Management & Safety- "There Ought To Be A Law"
- Cultural Arts & Heritage - Creative writing, poetry or memories
- International is county entry on Ghana, Kentucky Academy
- Energy Environment & Energy- "How Have You Made Your Home Green?"
- Individual and Family - *This contest entry is designed to show how your area or club developed a community project to provide specific ways to support military families (CORRECTION)*
- Food, Nutrition & Health
 1. Ovarian Cancer Recognition at 100% by county
 2. Greatest Amount at fundraising contest
 3. Participating in Women's Health Registry and Promoting a Healthy KY Project
 4. Creative way to promote health issues
- 4-H & Youth Development - "Share Our Love of Culinary Skills"
- Leadership
 1. Community Volunteer Award, Program or activity by club or county in community leadership, issues on community service.
 2. Citizenship Project- Report or any community citizenship project (i.e., increase voter registration or get to know your government officials).



SAVE 50% on groceries!

FREE Coupon 101 Class

February Leader Training

OPEN TO ANYONE

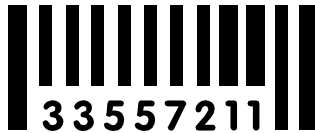
January 28, 2011 - 1 p.m.

Instructor: Betsy Ann Tracy

Warren Co. Extension Agent for FCS

Coupons have made a comeback!

Learn how to save \$\$\$!



Limit 1 coupon per person, one item per coupon, not to be resold, please give this invitation to anyone needing help learning how to coupon—to be used January 28 at 1:00 p.m.

Homemaker Quilt Club

Come join us on Saturday, January 29th at 9:00 a.m. at the Extension Office.

Homemaker Scrapbooking Club

Come join us on Sunday, January 30th at 2:00 p.m. at the Extension Office. Bring your own scrapbooking project & supplies to our work day.

Rock-N-Roll Jamboree

Monroe County Health and Rehab is hosting the Rock N Roll Jamboree on Feb. 17 at 2:00 p.m. They are in need of baked items and auction items. If any clubs would like to help it would be greatly appreciated.



4-H From: Frances Stoops

4-H Talk Meet Needs Volunteers on February 28—Call Susan Turner 487-5504—4-H is always looking for great volunteers!



Monroe Co. Homemaker Council

Will have their bimonthly meeting on March 7th at 5:00 p.m. at the Extension Office.

Get your taxes done for FREE!

This service is from AARP and will be offered on March 9th from 9:00 a.m.-3:00 p.m. Call the Extension Office to get an appointment.

Need Pecans?

Sunshine Homemakers still have Pecan Pieces for sale and the County Homemaker Council has Pecan Halves for sale. Contact Ina Graves or the Extension Office.



Club International Nights

During the month of February or March the county homemaker council is suggesting that each homemaker club host an international night. Pick a country/international topic and explore the food, fun facts, fascinating culture of the country of your choice. Be ready to share your experience at a homemaker council meeting. Here is a schedule of the Homemaker Clubs if you want to visit another club this month and experience another country without leaving the county.

Club	Country	Date	Time	Contact
Around N About	Ireland	March 10	6:30 p.m.	Connie Brown
Community	Ireland	March 8	6:30 p.m.	Loretta Lyons
Flippin				
Fountain Run				
Free Will				
Gamaliel				
Old Rocky Hill				
Rock Bridge				
Sunshine	France	February		



Why Women Need to Save... and Save More for Retirement

By Cindy Hounsell



Why do women need to save more? The main factor is longevity -- simply that women live on average about three years longer than men. but many women live decades longer than the average. The thing about old age is that the longer you

live...the longer you are expected to live.

That means you will need more income for those extra years. Living longer means that woman should be saving more in order to pay for those years of increasing health care and prescription drug expenses. Today, retirement preparation is a do-it-yourself process that requires you to take charge early and learn the rules. The sooner the better!

So how do you prepare for retirement and make a plan?

Let's start with what you need to know. There are just a few ways to get retirement income: from your Social Security benefit, a retirement plan at work, and your personal savings. So the first step is to know what you have and what you will receive from each of these sources. Use this worksheet from WISER, *Get Your Ducks in a Row*, to figure it out.

Steps to Take

1. ***Find your Social Security benefits statement*** - this statement comes three days before your birthday. Remember that Social Security is intended as the foundation for retirement; right now it replaces about

40 percent of an average earner's wages. The problem is that too many women rely on it as their primary or only source of retirement income.

2. ***Review your retirement plan statement*** - if you have a 401(k) or 403(b) plan at work, find out your current balance.
3. ***Open up an Individual Retirement Account*** - this personal savings account will provide another channel for saving money and helping close your retirement income gap.

One More Factor to Consider

Now think about how long your retirement may last. Be realistic. Look at your health and family history. If women in your family live a long time, then you need to plan for a longer retirement. For example, you may want to work until age 70 to max out your Social Security benefit, and then plan for 25 more years, living until age 95.

Doing the Math

So how much income will you need? You can take all of this information you have pulled together and try an online retirement planning calculator. The calculator at www.360financialliteracy.org allows you to test various scenarios and see if you are on track. But try not to get overwhelmed by what the calculator may tell you. Remember that you have lots of ways to make your individual retirement plan work - maybe you will move to an area where taxes are lower or you will work part-time. The most important thing is to start planning. If you need help, there are thousands of financial planners who are willing to help you set up a retirement plan that works for you. For more information, tips, tools, and resources, go to www.wiserwomen.org.

Making Exercise a Habit

Did you start your New Years resolution on January 1? Are you still sticking with it? Coming up with a plan for increasing your physical activity can be pretty easy. Chances are you have made plans to start a physical activity plan before and maybe have not stuck with them. What can you do now to increase your chances of sticking with your program?

1. You should think about and even write down what is motivating you to become physically active. Even though the start of a new year often drives people to become more physically active, you need to know why you want to do it. Without a strong reason, it will be hard to stick with it. Some of the top ranked motivators that people list are: improved fitness, increased feelings of well being, improved energy, increased enjoyment of exercise, improved sleep, weight management, and finally appearance. Whatever your motivator is, make sure it is clear to you.

2. Make sure you are doing an activity that you enjoy. Is there is a gym nearby? Try out a few classes or a few new activities there. You may be surprised at the options available for physical activity. There is truly something for everyone; you just have to find out what it is for you.

3. Adding variety can keep you from getting bored with physical activity. Even if you have chosen an activity that you truly love, at some point you will get bored with it. Take the time to try something new, you may even be surprised and find another activity that you will love!

4. Find a buddy to go with you. With two people together you will help each other stay motivated to keep going. Having a buddy depending on you, gives you accountability. You cannot let the other person down.

5. Working out in the morning is also a good way to stay with your physical activity program. There are so many things that happen to us on a

day-to-day basis, you may have the idea to start your activity later in the day and then find that you have run out of time. By doing your activity in the morning there is nothing to get in the way. It is already done!

6. Exercise even when you are feeling “too tired.” Chances are good that you will feel even better after your physical activity than you did when you started. Maybe you will need to start a little slower than you are used to starting, but in by the end you should feel much more energized.

7. Start writing down what you are doing and how you feel about it. There will be days when it is hard to get going and the physical activity just seems like too much. But if you track how much you are doing and how you feel, you may be surprised at how much easier it becomes. You will be able to see the progress that you have made.

8. When you are getting tired and bored with your exercise routine, think about the positives that have come out of your activity. Do you have a better outlook? Do your clothes fit better? Do you feel like you have more energy? All of these are indicators that progress is being made. Starting a new physical activity routine is fairly easy; sticking with it is the hardest part. Keep these tips in mind when you want to stop. You can stay with it!

Reference: <http://www.webmd.com/fitness-exercise/guide/exercise-habits>

Source: Nicole Peritore, Get Moving Kentucky Coordinator, University of Kentucky,



Valentine's Day on a Budget

Valentine's Day can be a costly holiday. To reduce the cost but retain the sentiment of the day, move beyond traditions. There are a variety of ways to show loved ones how much they mean to you without emptying your wallet.

You can give a creative gift such as:

- A homemade present such as a recipe box of typed recipes
- A scrapbook of memories and photos
- Bake something special
- Make a bouquet of flowers from gift tissue paper
- Write a love letter



Other budget saving tips for Valentine's Day include:

- Help your child decorate home-made Valentine's Day cards instead of purchasing them at a store
- Look for free activities that could make for a fun date night

Source: eXtension

Make the Most of Your Tax Refund

The average person receives nearly \$3,000 as a tax refund. This year, develop a plan to make the most of your tax refund. There are many ways to use your tax refund to build a better financial future. Consider the following:

1. Pay past-due expenses
2. Reduce credit card debt
3. Create an emergency fund
4. Save for a major appliance purchase
5. Save for a child's education
6. Boost your retirement accounts
7. Pay down your home mortgage



One of the first things you can do to make the most of your tax refund is to ask for the refund to be placed by direct deposit into your bank account. You can receive your tax refund by direct deposit when you file electronically, by telephone, or paper. Direct deposit is easy, secure, convenient, and FAST. Choosing direct deposit means there will be no lost, stolen, or undeliverable paper checks.

In previous years over 100,000 people have had their checks returned as undeliverable due to an incorrect address. Enjoy knowing your tax refund will be deposited into your account without any extra hassle. You'll get your refund in half the time that paper filers do!

If you do receive a large tax refund, consider changing your current withholding or the amount deducted from your paycheck. Your employer will be able to help you file a new W-4 form. Putting the extra money to work throughout the year could help you accomplish your financial goals faster.

*Written by Ann House, Utah Saves

Putting Germs in their Place

Strategies for keeping germs at bay during the cold and flu season

Experts agree that frequent handwashing is one of the first lines of defense against colds and flu.

But no matter how many times you wash your hands, there are always some sneaky little germs lurking around to hitch a ride on your skin. They loiter on shopping cart handles, linger on light switches, lurk about the phone and even hang around on the remote controls.

The length of time that cold or flu germs can survive outside the body on these or other surfaces varies greatly. But the suspected range is from a few seconds to 48 hours – depending on the specific virus and the type of surface. Flu viruses tend to live longer on surfaces than cold viruses do. And it's suspected that cold and flu viruses live longer on nonporous surfaces, such as plastic, metal or wood, than they do on porous surfaces, such as fabrics, skin or paper.

When killing surface germs is your goal, look for products that contain a disinfectant. Some of the more frequently used active ingredients are sodium hypochlorite, ethanol, pine oil, hydrogen peroxide, citric acid and quats (quaternary ammonium compounds).

Products that say "Disinfectant" on the label are required to meet government specifications. To be sure the product has met all government requirements for effectiveness, look for an EPA Registration Number on the label. You must follow the product label instructions exactly for the disinfectant to be effective. Your choices include:



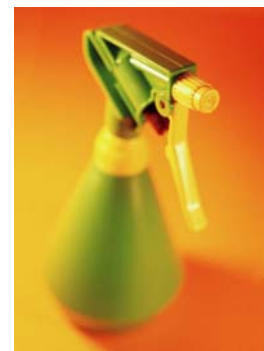
Chlorine bleach. It disinfects when mixed and used properly. Read the label for instructions.

Disinfectant cleaners. These dual purpose products contain ingredients that help remove soil as well as kill germs.

Disinfectants. These products are designed to be effective against the germs indicated on their labels. Surfaces should be clean prior to disinfecting.

Be Vigilant. While you can't control every germ in your environment, it makes good sense to defend against the germs that can make you sick. Be particularly vigilant during the fall and winter months, when colds and flu are at their peak. And even if you think you're savvy about germ control, Nancy Bock, Vice President of Education at The Soap and Detergent Association, has identified a few "hot spots" you may have overlooked:

- **If you take small children to the supermarket,** use an antibacterial wipe on the cart handle before settling the child down in the cart.
- **Be aware of what you do with your hands.** Even the unconscious act of rubbing your eyes can transfer germs from your hands into your system. Small children are notorious for putting germ-laden hands in their mouth, eyes and nose. But, while adults should know better, that isn't always the case.
- **If communal snacks are part of your office culture,** two things should be constant on the snack table: handwipes and bakery tissue paper. The former will remind people to clean their hands before dipping into the donut box; the latter, which are available from restaurant supply houses, will help insure that those hands, clean or dirty, don't touch other people's food.
- **Steer clear of germs.** When you get back in your car after being out and about, clean your hands with a handwipe or alcohol-based hand sanitizer. Then use an antibacterial wipe to clean your steering wheel.
- **If someone in your household has a cold or the flu,** position antibacterial wipes in strategic places around the home and encourage everyone to use them frequently on common-touch surfaces, like the television remote, faucet handles, doorknobs and light switches.



Source: American Cleaning Institute

ADULT HEALTH BULLETIN

JANUARY 2011

Visit our website!

The UK HEEL program website is packed with useful information, including previous health bulletins. Visit us at www.ca.uky.edu/HEEL



THIS MONTH'S TOPIC: JOB STRESS

Forty percent of workers report that their job is "very or extremely stressful." — Northwestern National Life

Many people encounter stress on a day-to-day basis. It is sometimes important to feel stress, but when there is too much stress, it can cause physical and mental health problems.

Stress prepares the body for action, and if the body is always in this state there can be negative consequences. Some examples of stress related health problems are:

- Sleep disturbances
- Upset stomach
- Headaches
- Cardiovascular disease
- Back pain
- Psychological disorders

Job stress is defined as harmful physical or emotional responses when job requirements do not match job resources or worker needs. Job stress can lead to poor health and even injury.

Job conditions that may lead to stress:

- The nature of the task – do you have a heavy workload, long working hours without



breaks, or feel as though you have very little sense of control?

- **Management style** – lack of understanding and poor communication by your supervisors.
- **Interpersonal relationships** – having a poor social environment at work and lack of support or help from those you work with.
- **Work roles** – too much responsibility or conflicting job expectations.
- **Career concerns** – job insecurity or lacking an opportunity to grow and advance within the job.

Continued on the back ➔

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Job stress can lead to poor health and even injury.

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- Environmental conditions – dangerous physical conditions such as too much noise or air pollution.

Some signs that you may be having job stress are:

- Headaches
- Sleep disturbances
- Difficulty concentrating
- Short temper
- Upset stomach

If you have one or more of these signs, you should talk to your health care provider about these symptoms.

Cures for Some Stressful Job Situations

If you have job stress, here are a few tips you might be able to use to help relieve some of that stress.

- If overwork is your problem — take a vacation, leave work on time as often as possible, and avoid taking work home.
- If you're worried about layoffs — make sure you're prepared should that happen.

Did you know:
U.S. workers put in more hours than the labor force of any other industrial nation?

- If you find that you made the wrong career choice, or your career is no longer fulfilling — it may be time for a change.
- If you are having conflicts with your boss or co-workers — try to work them out. Although it may be difficult, you can try to figure out a way to get along better.

How much job stress do you have?

- Enter a number on a scale from 1 to 10, 1 being "strongly disagree" and 10 being "strongly agree":
- ___ I can't honestly say what I really think or get things off my chest at work.
 - ___ My job has a lot of responsibility, but I don't have very much authority.
 - ___ I could usually do a much better job if I were given more time.
 - ___ I seldom receive adequate acknowledgment or appreciation when my work is really good.
 - ___ In general, I am not particularly proud or satisfied with my job.
 - ___ I have the impression that I am repeatedly picked on or discriminated against at work.
 - ___ My workplace environment is not very pleasant or particularly safe.
 - ___ My job often interferes with my family and social obligations or personal needs.
 - ___ I tend to have frequent arguments with superiors, coworkers, or customers.
 - ___ Most of the time I feel that I have very little control over my life at work.

Add up the replies to each question for your total job stress score.

If you score between 10 and 30, you handle stress on your job well; between 40 and 60, moderately well; 70 and 100, you're encountering problems that need to be addressed and resolved.

REFERENCES:

- NIOSH Publication No. 99-101 "Stress... at Work"
- The American Institute of Stress. Job Stress. Accessed on 6/4/2010 from <http://www.stress.org/job.htm>
- Stress at Work. National Institute for Occupational Safety and Health. 1999.

ADULT HEALTH BULLETIN
JANUARY 2011

Written by: Nicole Peritore
Edited by: Connee Wheeler
Designed by: Rusty Manseau
Stock images: 123RF.com



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RETURN SERVICE REQUESTED

Cooperative Extension Service
University of Kentucky
Monroe County
1194 Columbia Ave.
Tompkinsville, KY 42167



Salmon Burgers

1 (15 ounce) can salmon	1 egg or 2 egg whites
Vegetable oil	2 Tbsp corn meal
2 Tbsp chopped onion	4 whole wheat buns
2 Tbsp chopped chives	1 sliced tomato
1 tsp ground ginger	4 lettuce leaves



Drain salmon, remove bones and skin and place into a large mixing bowl. Lightly coat a cast iron skillet with vegetable oil. Preheat over medium heat. Mix onion, chives, ginger, egg and corn meal into salmon. Shape into palm size patties. Place patties in skillet and cook until brown and crusty on bottom. Turn patties over and cook until brown on other side. Serve on a whole wheat bun with lettuce and tomato. Option: Reduce fat and cholesterol content by using 2 egg whites instead of 1 egg. Yield: 4 Servings
Nutrition Facts Per Serving: 320 cal; 12 g total fat; 29 g carbohydrate; 4 g fiber
Source: University of Kentucky 2011 Food and Nutrition Calendar