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Letter from Lora-

July is a month that brings to mind thoughts of summer fun and relaxation. With warm weather and long days, it's the perfect time for outdoor adventures, beach trips, and barbecues. Many people look forward to celebrating the independence of their country with fireworks, parades, and gatherings with family and friends. For students, July is a time to fully embrace the freedom of summer vacation and make the most of their time off from school. Overall, July is a month that embodies the carefree spirit of summer and provides ample opportunities for creating lasting memories.



July 2024



Daily, Healthy Lifestyle Tips to Prevent High Blood Pressure

You can help prevent high blood pressure, also called hypertension, by making healthy choices daily. Try taking these steps each day to keep your blood pressure in a healthy range:

- Choose to eat a variety of healthy foods, including lots of vegetables and fruit.
- Be physically active.
- Limit or quit certain habits, such as smoking and drinking excessively.
- Get adequate sleep.

If these lifestyle choices seem overwhelming, choose one area to begin.

Your local Laurel County Extension office has many resources to help you make healthy choices one small step at a time!

Family & Consumer Sciences

We aim to improve the quality of individual and family life through education, research, and outreach.



LAUREL COUNTY FAMILY & **CONSUMER SCIENCES**

C.L.A.S.S. Course Catalog



Kid's Quilt Camp

Date(s): July 1st - 3rd **Time(s)**: 1pm - 4pm

Cost: \$30 Instructor: Willa Hensley

Working one-on-one with students, members of Laurel County Homemakers pass their sewing and creative skills to a new generation during this extraordinary workshop for youth ages 8 and up. Students will learn basic machine piecing techniques including: fabric placement; how to pin fabric; sewing quilt blocks; and how to press their pieces. Sewing machines are available for those who do not have one available. Please note that registration is very limited and camp fee is due upon registration.

Registration is a commitment to attend for the full camp.

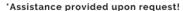
Made by You

Date(s): July 10th Time(s): 10am-4:30pm and 5:30pm-8pm

Cost: Free

Instructor: Robin Davis/Tina Hefner

This class offers a dedicated space and time for you to work on your personal crafting projects. Bring your materials and ideas, and enjoy a supportive environment where you can express your creativity while connecting with fellow makers. Whether you knit, paint, or craft in any medium, this is your space to bring your projects to life.







Crafting Calm: Design a Doormat

Date(s): July 11th Time(s): 1pm and 6pm

Cost: Free

Instructor: Robin Davis/Tina Hefner Step into a world of tranquility with "Crafting Calm," a stress relief workshop designed to guide you through the therapeutic art of crafting. You will unwind and explore various creative techniques that not only enhance your artistic skills but also provide a soothing escape from the demands of everyday life. Participants will need to bring their own coir rug and all pants and stencils will be provided. Ages: 16+

CLICK HERE to register for a class!

CLICK HERE to check out the Laurel County Extension's Website



Cooperative Extension Service LAUREL COUNTY FAMILY & **CONSUMER SCIENCES**

C.L.A.S.S. Course Catalog



Sourdough Starters

Date(s): August 8th Time(s): 6pm to 7:30pm Cost: Free

Instructor: Robin Davis

Discover the ancient art of sourdough baking from scratch with our Sourdough Starter Workshop. Learn the secrets to cultivating and maintaining your own vibrant sourdough starter, the heart of artisan bread-making. Through step-bystep guidance, you'll master the art of feeding and nurturing your starter to achieve that distinctive tangy flavor and airy

'Hosted at the Rockcastle County Extension Office

Made by You

Date(s): August 14th Time(s): 10am-4:30pm and 5:30pm-8pm

Cost: Free

Instructor: Robin Davis/Tina Hefner

This class offers a dedicated space and time for you to work on your personal crafting projects. Bring your materials and ideas, and enjoy a supportive environment where you can express your creativity while connecting with fellow makers. Whether you knit, paint, or craft in any medium, this is your space to bring your projects to life.







Crafting Calm: Coastal Seashells

Date(s): August 15th Time(s): 1pm and 6pm Cost: \$10

Instructor: Robin Davis/Tina Hefner Step into a world of tranquility with "Crafting Calm," a

stress relief workshop designed to guide you through the therapeutic art of crafting. You will unwind and explore various creative techniques that not only enhance your artistic skills but also provide a soothing escape from the demands of everyday life. Participants will need to bring their own coir rug and all pants and stencils will be provided. Ages: 16+

Cake Pops

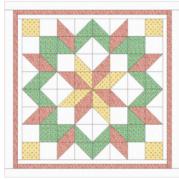
Date(s): August 20 Time(s): 1pm and 6pm Cost: \$5

Instructor: Robin Davis

Join us for a fun and interactive Cake Pop Creations class where you will learn the art of making delightful and delicious cake pops from scratch! In this hands-on workshop, you'll discover the secrets to baking moist cake, crafting the perfect cake pop mixture, and mastering the techniques for shaping, dipping, and decorating these bite-sized treats. Whether you're a beginner or a seasoned baker, this class will provide you with all the tips and tricks you need to create beautiful and tasty cake pops that are perfect for any



Ages: 16+



Quilting for Beginners: Carpenter Star

Date(s): August 24 Time(s): 10am to 4pm Cost: \$30 Instructor: Sheryl Bowling

Have you always wanted to learn about quilting? Have you been too overwhelmed to know where to start? This is the class for you! This is a beginner-friendly quilt that will be the perfect place to start your quilting journey. Students will make large Half-Square Triangle units that will, in combination with background squares, go together to make a simple, but striking quilt. Many will complete the quilt top in class. All will complete at least 1/4 of the quilt top.

Material/cutting instructions will be emailed upon payment.

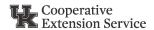
Do you have a class topic that you would like to see at our office?

Call us at (606)864-4167 -oremail robin.davis@uky.edu

CLICK HERE to register!

CLICK HERE to check out the Laurel County Extension's Website

MoneyWise





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.

Cooperative Extension Service

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

${\bf MARTIN\text{-}GATTON} \ {\bf COLLEGE} \ {\bf OF} \ {\bf AGRICULTURE}, \ {\bf FOOD} \ {\bf AND} \ {\bf ENVIRONMENT}$

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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.

Contributing Author: Alexia Cassidy, Family Financial Counseling Student, University of Kentucky Edited by: Nichole Huff and Alyssa Simms $\, | \,$ Designed by: Kelli Thompson $\, | \,$ Images by: Adobe Stock

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



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What are you cooking this month?



Blueberry French Toast Bake

¼ cup whole wheat flour ¼ cup all-purpose flour 1½ cups skim milk 1 tablespoon sugar ½ teaspoon vanilla ¼ teaspoon salt

6 egg whites
1 loaf (12 ounces) French
bread, cut into 1 inch cubes
3 ounces fat free cream
cheese, cut into ½ inch cubes

1 cup fresh blueberries ½ cup chopped almonds Honey, if desired

Generously **grease** a 13x9x2-inch baking dish. **Beat** flours, milk, sugar, vanilla, salt, eggs and egg whites in a large mixing bowl with a hand mixer until smooth. **Stir** in bread cubes until they are coated. **Pour** bread mixture into baking dish. **Top** evenly with cream cheese, blueberries and almonds. **Cover** and **refrigerate** for at least 1 hour, but no longer than 24

hours. **Heat** oven to 400 degrees F. **Uncover** and **bake** 20-25 minutes or until golden brown. **Sprinkle** with honey, if desired.

Yield: 8, 1 cup servings

Nutritional Analysis: 420 calories, 6 g fat, 1 g saturated fat, 70 mg cholesterol, 860 mg sodium, 69 g carbohydrate, 4 g fiber, 9 g sugar.



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

Kentucky Blueberries

SEASON: Mid-June through July

NUTRITION FACTS: One half cup of blueberries has 40 calories and provides 22 percent of the Daily Value of fiber. Blueberries are rich in vitamin C and do not contain any fat or sodium.

SELECTION: Blueberries should be plump and firm and have a deep blue-black skin. They should also have a silvery sheen, which is referred to as bloom.

STORAGE: Cover and refrigerate blueberries for up to 14 days. Wash them just before using.

PREPARATION: Blueberries can be served fresh or used in cooking. Cooking blueberries in batter may cause their color to turn greenish-blue, but change in color does not affect flavor.

Source: www.fruitsandveggiesmatter.gov

PRESERVING: To freeze: Place blueberries, unwashed and completely dry, in a single layer on a cookie sheet in the freezer. Once the berries are frozen, transfer them to plastic freezer bags or freezer containers.

KENTUCKY BLUEBERRIES

Kentucky Proud Project

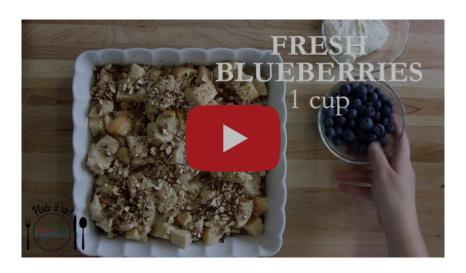
County Extension Agents for Family and Consumer Sciences

University of Kentucky, Dietetics and Human Nutrition students

March 2015

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Have questions?

Feel free to reach out to us at any time with your questions or concerns!







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Assistant

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