



Family & Consumer Sciences Newsletter

Lawrence County Cooperative Extension Service / 249 Industrial Park Road, Louisa, KY 41230



January 2023



Sarah Deal

Sarah Deal
Extension Agent for
Family & Consumer
Sciences

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2 Office Closed	3 Fallsburg Club 11AM	4	5 Cooking Through the Calendar 12PM	6	7
8	9 Diabetes Support Group 5PM	10	11	12	13	14
15	16 MLK Day Office Closed	17 Sunshine Club 10AM	18	19	20 Homemaker Council Mtg. 11AM	21
22	23 Quilt Guild 10AM	24	25	26	27	28
29	30	31				

INSIDE THE ISSUE

Caregiving Tips	2
Word Search	3
Emergency Health Info Cards	4
Paying Off Debt	6
Green Bean and Ham Soup	8



Caregiving During the Holidays

Source: Amy Kostelic,

UK Extension Specialist



Providing care for someone can be both rewarding and challenging. However, the responsibilities and obligations that come with the holidays can create added stress. The following suggestions may help make the holidays easier on you, the person you are caring for and your extended family and friends.

- 1. Make a plan.** Planning includes little things like shopping for holiday presents and food well before the actual holiday to spread out time, money and stress and booking homecare or respite if needed with an agency in advance to ensure you have help.
- 2. Prepare your visitors.** Bring the realities of caregiving to the attention of your guests and uninvolved family members who may not know a person's condition has changed. You may do this in a holiday greeting or by writing a brief note describing the person's needs. Honest communication about the realities of the caregiving situation allows people to react, adjust and respond. Let people know in advance about the need to adapt traditional roles and holiday experiences. For example, it may be less stressful for the person for whom you are caring to spend the holidays in their home, where they are comfortable, rather than traveling to another location or a new location.
- 3. Adapt the environment and traditions as needed.** Depending on a person's ability, large crowds, background noise, bright lights, etc. may be stressful. Multiple conversations may be challenging for someone with a hearing impairment or dementia, for example. Find quiet spaces and places for people to sit and visit. To help avoid added anxiety, assess ways to adapt the holiday experience (time spent away from home, number of people, noise levels, food due to dietary restrictions, less time-intense festivities, simplified traditions, etc.), which may include changing some holiday traditions and gatherings.
- 4. Make an effort to get help.** Sharing the truth about the caregiving situation, including your stress and energy levels, can help reduce the risk of feeling stressed and isolated as a caregiver. Honest communication helps others understand what you need. Being forthcoming and asking for help can also give others a greater appreciation for what you do. The holidays are often a busy time. Give someone permission to run errands for you, such as picking up groceries or Christmas cards, or have them stay with your loved one so you can run errands. Share your wish list of needs. In addition to respite, for example, you may need help with home repairs. Most people will be happy to lend you a helping hand if you ask.
- 5. Make sure you schedule some time for yourself.** Do something you enjoy while giving yourself a break from caring for others and preparing for the holidays. Doing something as simple as going for a walk, chatting with a friend or having a cup of coffee can greatly improve your mood.





Winter Word Search

S	W	E	A	T	E	R	O	Q	T	D	X	X	F	Z
L	S	X	H	X	G	E	K	I	D	M	F	U	F	T
E	V	F	C	M	V	C	E	C	I	B	R	W	V	O
D	J	D	R	A	Z	Z	I	L	B	P	J	I	K	B
D	G	E	K	A	L	F	W	O	N	S	J	N	B	O
I	K	L	E	R	C	K	M	O	O	H	A	T	S	G
N	C	O	A	T	V	S	G	T	L	B	C	E	K	G
G	H	X	J	P	V	T	U	N	P	Q	K	R	I	A
S	U	X	S	G	M	E	F	Z	I	W	E	W	I	N
A	E	D	J	N	K	A	R	M	I	T	T	E	N	S
D	Y	V	L	E	O	J	D	P	L	Y	A	R	G	W
A	S	T	O	O	B	W	O	L	P	J	M	K	L	Q
J	I	W	B	L	C	W	M	G	Z	Q	O	H	S	I
G	J	L	Q	O	G	C	S	A	N	J	I	K	H	Y
U	D	Y	R	R	U	L	F	M	N	G	C	Q	P	Y

BLIZZARD
BOOTS
COAT
COLD
FLURRY
GLOVES
HAT

ICE
JACKET
MITTENS
PLOW
SCARF
SKATING
SKIING

SLEDDING
SNOWFLAKE
SNOWMAN
SWEATER
TOBOGGAN
WINTER

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.

Continued on the next page 



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

Continued from the previous page

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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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 smallest 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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RETURN SERVICE REQUESTED

“Our lives begin to end the day we
become silent about things that matter.”
- Dr. Martin Luther King Jr.



Green Bean and Ham Soup

4 cups fresh green beans, trimmed and cut into 1-inch pieces	3 whole carrots, peeled and sliced	¼ teaspoon black pepper
3 cups russet potatoes, unpeeled and cubed	1 pound fully cooked ham, cut into bite-sized pieces	1 teaspoon garlic powder
2 small onions, thinly sliced	9 cups water	2 tablespoons corn starch
	1 teaspoon salt	¼ cup cold water

Place green beans, potatoes, onions, carrots, ham and the nine cups water into a large soup pot; **cover** and bring to a **boil**. **Reduce** heat to medium and **simmer**, uncovered, about 45 minutes or until the vegetables are tender. **Remove** the pot from the heat and **add** the salt, black pepper, garlic powder and half and half. **Return** to heat and bring to a **simmer** again. **Combine** corn starch and

the ¼ cup cold water in a small bowl. When simmer begins, **combine** the corn starch mixture into the soup and stir well. Allow the soup to remain on the heat for 5-7 more minutes while it thickens.

Yield: 12, 1 cup servings

Nutritional Analysis: 140 calories, 4.5 g fat, 2 g saturated fat, 25 mg cholesterol, 670 mg sodium, 14 g carbohydrate, 3 g fiber, 3 g sugar, 10 g protein



Buying Kentucky Proud is easy. Look for the label at your grocery store, farmers' market, or roadside stand.
<http://plateitup.ca.uky.edu>

With Gratitude,

Sarah Deal
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