

Perry County Cooperative Extension Newsletter

OCTOBER 2025

 Cooperative Extension Service

PERRY COUNTY
EXTENSION SERVICE



AGRICULTURE &
NATURAL
RESOURCES



FAMILY &
CONSUMER
SCIENCE



4-H YOUTH &
COMMUNITY
DEVELOPMENT

 933 Perry Park Road, Hazard, KY 41701

 606.436.2044

 facebook.com/perrycountykyextension

 perry.ca.uky.edu

 perry.ext@uky.edu

Cooperative
Extension Service

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

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. Lexington, KY 40506



OCTOBER

2025

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3 Hiking for Health Red River Gorge	4
5	6 Charity Sewing 9 A.M.. Homemaker Meeting 12P.M.	7	8	9 Cooking Through the Calendar 1PM	10 Open Sewing 9 A.M. Hiking for Health Mammoth Cave	11
12	13 Diamond Art Class 1PM	14 "Selecting Sheets" Leader Lesson 10 AM	15	16 Area Homemaker Meeting Buckhorn Lodge Beekeepers Association Meeting 6 P.M.	17	18
19	20	21 Quilting 101 9 A.M.	22	23 BBBC Cynthianna	24	25
26	27	28 Book Club 12PM or 5:30PM Cultural Passport- Kentucky Edition 1 P.M.	29	30 Diabetes Connections 5:30 P.M.	31 Jack-O'-Lantern Jamboree 5-7 PM HAPPY HALLOWEEN	1 TRICK OR TREAT 6-8 PM

AGRICULTURE & NATURAL RESOURCES

THIS MONTH:

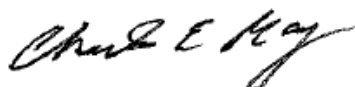
- PERRY COUNTY BEEKEEPERS ASSOCIATION
- PERRY COUNTY FARMER'S MARKET
- HIKING FOR HEALTH
- HAY TESTING

Welcome to October and Fall.

Here's a couple things before we get into the newsletter.

Don't forget the Perry County Beekeepers Association meets on the third Thursday each month. The next meeting will be on Thursday, October 16, 2025. The meetings are held in the Perry County Extension Service Annex Building and then begin at 6:00PM. The topic for the October meeting will be on Winter Prep and making Winter Feeding Blocks

Charles May
County Extension Agent
Agriculture &
Natural Resources
cmay@uky.edu



AGRICULTURE & NATURAL RESOURCES

UPCOMING EVENTS:

Perry County Beekeepers

Association-

Meets on the third Thursday of each month at the Perry County Extension Service Annex Building. The meetings begin at **6:00PM**. The next meeting will be on **October 16th, 2025**. The topic will be winter prep and making winter feeding blocks.

Perry County Farmer's Market

Opened in June. The market will be open on **Thursday evenings** and **Saturday mornings**. If you are interested in becoming a vendor, you can contact the market manager, Addie Curran, at (541) 912-6718 or email to perrycountyfarmersmarket@gmail.com

Hiking For Health



Join us as we hike for health during September! We will meet at the Perry County Extension at **8:00 AM** and travel to our destination. **October 3rd** we will hike at **Red River Gorge**. **October 10th** we will go to **Mammoth Cave**. For any questions or concerns call the Perry County Extension Office at (606) 436-2044.

AGRICULTURE & NATURAL RESOURCES

The UK Cooperative Extension Service is once again providing free hay testing. Samples must be collected by an Extension Agent and collected before Tuesday, October 7, 2025. To schedule a time to have your hay tested, give me a call at the Perry County Extension Office.

Hay testing is an excellent management tool. You can use the information from the test to determine supplementation needs for your livestock.

You can also enter your hay sample (s) into the annual Hay Contest if you choose. 1st, 2nd & 3rd place ribbons will be awarded in eleven categories, Alfalfa, Alfalfa Grass, Mixed Hay, Grass and Summer Annual, Alfalfa silage, Alfalfa/grass silage, Mixed grass/legume silage, grass silage, small grain silage and summer annual silage.

Results will be returned sometime in November. There will also be an awards ceremony in November. Location and date TBA.

Applications for the CAIP grant should be ready for pick up sometime in late October. You can pick up applications at the Perry County Conservation District Office on Morton Blvd. Be sure to call first to make sure they are ready for pick up, 435-1725. Applications will be available for two weeks once they are released. If approved for funding, you will have one year to complete your project.

If you are not familiar with this grant, it is a cost-share grant to assist landowners and farmers to improve and invest in their operations. It can be used for animal, equipment, and infrastructure purchases. Just about anything pertaining to farming will qualify. There are certain requirements you need to meet to be eligible to apply for funding. If you would like to know more about this grant, just give me a call at the Perry County Extension office. I will be happy to walk you through the process. You can also go to the Kentucky Department of Agriculture web page at www.kyagr.com. At the top of the page, click on AG Policy, then click on Applicants, then click on 2025 Program / Project Guidelines. From there scroll down until you see CAIP Guidelines. You can see all funding areas and what qualifies.

October is free soil testing month. If you need information on how to take a soil sample correctly, give me a call.



AGRICULTURE & NATURAL RESOURCES

With the arrival of fall doesn't mean our work is done in the garden and landscape. There are plenty of things that need to be done at this time of year.

Fall is the best time to transplant trees and shrubs in Kentucky. Broad-leafed evergreens and conifers do best when planted in early fall while deciduous trees will do well if transplanted a little later in mid-autumn. For most trees, select a site that is well drained. When digging the hole, remember that you want the hole to look more like a pie pan than a stew pot. Wide and shallow are preferred over narrow and deep. The plant should be transplanted to grow at the same depth in the soil as it was growing in its container at the nursery. Making the hole wide will help breakup up compacted soil and allow the tree's root system to more quickly become established. A minimum width for the planting hole would be two to three times the diameter of the tree's root ball, even wider is preferred if the soil is heavy or compacted. Back fill the hole with the same material removed from the hole. If higher quality soil or a peat/soil mixture is used for filling the hole, the tree's roots may become concentrated in this area and not expand out into the surrounding soil. Such a plant will be less drought tolerant and may be prone to blow over during heavy wind. Apply two to three inches of mulch after planting, but keep the mulch pulled away a few inches from the base of the tree. Even a few inches of mulch at the base of a tree can encourage disease problems by keeping the trunk too wet. Keep newly planted trees well-watered until the ground freezes, and water again as the ground is allowed to thaw. No fertilizer should be applied during the first year of growth

As crops finish in the vegetable garden, remember to remove plant residue to the compost pile.

Repeated working of a garden with a tiller can produce a layer of compacted soil just below where the tines of the tiller reach. This compacted soil will interfere with air and water movement in the soil and may hinder root growth in the soil. To break up this compacted layer, try to plow the garden once a year, or once every other year at a minimum. If the garden is small such that plowing is impractical, use a shovel or garden fork to turn the soil and break up the compacted layer. If you plan to incorporate organic material such as compost or manure, this is a great time to do so. Spread the material over the surface of the garden before plowing so that the organic matter can be incorporated as plowing proceeds. This organic matter will also help reduce soil compaction problems.

A soil test at this time of year will indicate whether lime is needed to raise the soil PH. (Remember October is Free Soil Testing Month) If lime is needed, it can also be applied prior to plowing.

For gardens on a sloped site, it will be beneficial to plant a cover crop of wheat or rye to reduce soil erosion. Otherwise, there is little need for additional working of the soil until spring.

AGRICULTURE & NATURAL RESOURCES

If you still have lots of big green tomatoes on your plants, you will need to do something with them before it frosts. Once it frosts, most of these fruit will turn to mush. While the plants and fruit are susceptible to frost, there is still a way to ensure fresh tomatoes well into autumn. Pick mature-sized green fruit, wrap them in newspaper, and store them in a cool dark place for a few weeks. After two to three weeks, unwrap a few of the fruit to see if any are ripening. Also check to make sure none are rotting. Be sure to store the fruit in a cool place protected from freezing. Temperatures of 50-60 degrees should work well.

Start cleaning things up in the garden and landscape:

After the first hard freeze, remove non-hardy annuals and cut back perennials to near ground level. The removed plant material can be placed in the compost bin. Clean up around fruit trees by raking leaves and removing dried fruit. This will help control several diseases and insects.

Remove and destroy bagworm cases from evergreens. The cases contain eggs which will hatch in spring to produce next year's population.

Fall is the best time to apply fertilizer to woody plants. It is best to wait until the plants are dormant so don't apply fertilizer before late October. Dividing the fertilizer application into two or three parts is a good idea. Apply 1/3 in late October, 1/3 in November and the final 1/3 in December. Altogether you should apply 2-3 pound of Nitrogen per 1000 square feet.

If fall is also the time to apply fertilizer to your lawn. Lawns need a fall nitrogen application every year. Apply 1 to 1 ½ pounds of nitrogen per 1000 square feet of lawn. This would equal around 4 pounds of ammonium nitrate (34-0-0) fertilizer per 1000 square feet or 3 pounds of urea 46-0-0 fertilizer per 1000 square feet.

There are several blends of nitrogen-based fertilizer. The first number is the percent of nitrogen in the blend. To figure how much you need to apply, use the simple math formula below.

Pounds of actual nitrogen needed divided by % nitrogen available in the fertilizer X 100.

Ex. 1.5 pounds of nitrogen needed per 1000 square feet. Fertilizer blend is 46-0-0.

$1.5 / 46 = .032 \times 100 = 3.2$ pounds of 46-0-0 fertilizer needed per 1000 square feet.

If you need assistance calculating the amount of fertilizer needed, give me a call.

Happy Gardening!



HIKING FOR HEALTH

Red River Gorge
JOIN US OCTOBER 3RD, 2025



We will meet at the Perry County
Extension Office at 8:00 AM



Call to Register!
(606) 436-2044

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HIKING FOR HEALTH

OCTOBER 10TH, 2025

JOIN US AT MAMMOTH CAVE FOR
OUR LAST HIKE!
MEET AT THE PERRY COUNTY
EXTENSION OFFICE AT 8AM 10/13/25

CALL THE PERRY COUNTY
EXTENSION OFFICE TO REGISTER OR
FOR ANY QUESTIONS YOU MAY
HAVE. (606) 436-2044

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PERRY COUNTY BEEKEEPER'S ASSOCIATION CALENDAR



Meetings for our association will be in the 3rd Thursday of each month at 6:00 P.M. at the Perry County Cooperative Extension Office, 933 Perry Park Road, Hazard KY 41701. Everyone from prospective beekeepers, beginners and seasoned beekeepers are welcome to attend!

JULY 17, 2025

Nutrition for Fall and Winter
Feeding Speaker Larry Young

AUGUST 21, 2025

Varroa Mite Treatments
and Practices

SEPTEMBER 18, 2025

Combining and Building
Strong Hives for Winter

OCTOBER 16, 2025

Winter Prep and Making Winter
Feeding Blocks

NOVEMBER 20, 2025

Thanksgiving Pot Luck
Supper Honey Swap/ Testing

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FAMILY & CONSUMER SCIENCE



OCTOBER 2025

- Upcoming

Events

- Monthly Recipe
- Health Bulletin
- Money Wi\$e



As we welcome the crisp air and colorful leaves of October, our Family and Consumer Sciences classes are in full swing! This year, we're focusing on mental health with our diamond arts projects and two new Extension book clubs, one meeting in the evening. We also have our Cooking through the Calendar class where we will be preparing cheesy pumpkin pasta bake to get you in the fall mood. We also have a trip planned to see the UK Robinson Center. Take a tour of the farm and build a birdhouse at the Wood Center. Our monthly Extension Homemaker lesson for October will be on selecting sheets and helping you get your bed ready for cooler weather.

Our County Homemakers are also hosting the Quicksand Area Homemakers this month at Buckhorn State Park Conference Center. They also continue to have charity sewing and open sewing. If you are interested in sewing, make sure to sign up for those classes.

I hope each of you enjoy the cozy time fall brings, if you have any questions, don't hesitate to call me.

Lorie I. Adams, Perry County FCS Agent

Lorie I. Adams

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Disabilities
accommodated
with prior notification.

Exclusive

Deciding what to have for dinner each night can be a daily conundrum for many of us. As a result, we may find ourselves in line at a fast food restaurant more than we care to admit. But it does not have to be this way. By preparing at least portions of our meals in advance, we can have home-cooked, healthy meals on a regular basis. Research shows people who regularly do advanced meal preparation tend to consume more fruits and vegetables and eat a more balanced diet overall. Meal prepping is extremely popular, as it allows us to live our hectic lives while still providing our families with nutritious food. It saves time because steps in the cooking process are already completed to varying degrees. The process may include simply preparing ingredients or complete dishes that are stored and reheated for a quick meal. Meal prepping also takes some of the stress and frustration out of deciding what to eat each night.

If you have never tried meal prepping before, start small and don't invest a lot of money. At first, aim to prepare two to three meals per week in advance. Find nutritious recipes that your family would enjoy and make a grocery list of the needed ingredients. Allow your family to chime in on the meals or ask them if there is a new food or recipe they would like to try.

It is easier to set aside one day for grocery shopping and meal prepping, as it cuts down on the number of times you need to handle the food and gives you a set time to work meal prepping into your busy schedule. Include your family in the food preparation. Not only will it help spread out the cooking responsibilities, but it will also teach your family basic cooking skills and healthy eating habits.

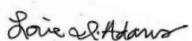
Remember food safety when preparing food. When using a cutting board, slice vegetables before cutting meat. Store produce and meat separately to avoid contamination. While most people associate meal prepping with dinnertime, you can also prepare quick breakfasts or use leftovers for lunches. While dinner is cooking, make the most of your time in the kitchen. Chop veggies for a salad the next day or slice some fruit for a quick grab-and-go snack.

After the food is prepared, store it in an airtight container and place it in either the refrigerator or freezer, depending on how soon you plan to eat it. Consume refrigerated meals within five days. Freezing will allow you to store meals for a longer time.

As you become a meal-prepping pro, you can watch for sales to stock up on food staples and increase the number of meals you prepare at home.

More information on meal prepping and healthy eating is available at the Perry County office of the University of Kentucky Cooperative Extension Service.

Lorie I. Adams, FCS Agent



This Month's Events

Charity Sewing - First Monday of the Month

The next date is **Monday, October 6th** in the Perry County Extension Service office building at **9 a.m.** We will work on favors for the Homemaker Area Meeting in October!

Perry County Homemakers Meeting -

The Perry County Homemaker Meeting will be held on **Monday, October 6th at noon**. This will be a potluck meal, so please bring a dish if you plan to attend. Call the office at 606-436-2044 to be registered.

Quilting 101 -

Third Tuesday of the Month

Here is your reminder for Quilting 101 in October!

1. Please have the fabrics cut for the 6th block called Jacob's Ladder. If you want- you can go ahead and follow the lesson six directions and assemble this block.

2. Make sure your template for Ohio Star (Lesson 7) and bring it to class.

This class is full and has no additional space to accept any new participation. See you

October 21st at 9AM!

Perry County Area Homemakers Meeting -

The Area Homemakers Meeting will be **Oct. 16th, 2025 at 11AM** located at the Buckhorn State Lodge. Reminder there is a **\$20.00** registration fee to be paid to your local county extension office.

Cooking Through the Calendar

Let's continue our year with healthy meals and our Cooking Through the Calendar Program. The July class will be on **Thursday October 9th, 2025 at 1:00 p.m.**, upstairs in the main building. This month, we will make Cheesy Pumpkin Pasta Baker! Call our office to register!

Diamond Art Club

Join us **October 13th, 2025 at 1:00 PM** for Diamond Art Class! Begin learning the specialty of diamond art. Please bring your own projects to work on. It can help reduce stress and anxiety, & can also spark an interest that becomes more than just a hobby! Call our office today to register!

Robinson Center Field Day-

Robinson Center in Jackson, KY are hosting a field day in which you will get to tour their farm/pavilion along with their new facilities as well as take a dive into woodworking when building a bird house! Registration has closed, we post this a reminder for those registered.

This event will take place on **October 2nd, 2025 4PM-7PM.**

This Month's Events

Diabetes Connections

Join us for the 2025 Healthy Habits Challenge in our Diabetes Connections meetings! This program is in partnership with ARH and will be held in the Annex Building at the Perry County Extension Office **October 30th, 2025 at 5:30 p.m.** This program is designed to encourage our members to adopt healthier lifestyle choices through weight loss and wellness goals, fostering long-term benefits for diabetes management. Each month we will have diabetes-related topics, education, and recipe testing. We will be incorporating monthly accountability checks with Diabetes Connections notebooks, log sheets, weigh-ins, and free health screenings. Please see the flyer with upcoming dates and we hope you will join us.

Perry County Extension Book Club

Join us **October 28th, 2025 at 12PM or 5:30 PM** for book club! We will begin reading "The Tenant." Call our office to register!

Bingo Size-

Be on the look out for an upcoming date and time for Bingo Size! You can keep check by visiting our Facebook page or by calling the office. Bingo Size is very informational about diabetes! Anyone can join! Call the Perry County Extension Office for any questions!

Open Sewing Day -

Second Friday of the Month

Do you want to work on quilt blocks to send to the State Homemaker Meeting? Opening Sewing is a great time to get started. Feel free to catch up on quilt blocks, work on Homemaker Hospice blankets, or even just come to hem a pair of pants. Volunteers will be available each day to answer questions or help with any of our sewing needs. Open to anyone! Sewing machines are available on-site for our

October 10th from 9 a.m.-1 p.m. class.

Cultural Passport Program KY Edition

Join us **October 28th, 2025 at 1:00 PM** at the Perry County Extension Office. How familiar are you with the state of Kentucky? Join us each month to discover something new! Call our office to register! (606) 436-2044.

Homemaker Lesson-

Join us **October 14th, 2025 at 10:00 AM** to learn about fibers and yarns in sheets, different sheet fabric constructions, thread count, why sheets feel and perform the way they do!



Robison Center Field Day

OCTOBER 2ND, 2025 4PM-7PM
MUST REGISTER BY SEPTEMBER 15TH, 2025!

Field Day topics include:

- Research and Production Tours
- Wood Center Tour and Wood Product Activity (Free-Bird House to make and take home)
- See their new facilities and learn about flood rebuild



LOCATION: ROBINSON CENTER RESEARCH FARM/PAVILION
130 ROBINSON ROAD, JACKSON, KY 41339

PLEASE CALL THE PERRY COUNTY EXTENSION OFFICE TO REGISTER!

CALL TO REGISTER
(606) 436-2044



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Charity Sewing

PERRY COUNTY EXTENSION OFFICE

October 6th, 2025 9:00 AM



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OPEN SEWING October 10th, 2025

Begins at 9:00 AM

CALL THE PERRY COUNTY
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(606) 436-2044



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PERRY COUNTY HOMEMAKERS MEETING

Monday October 6th, 2025
12:00 PM

Located at the Perry County Extension
Office

Bring a dish, we are having a potluck!

CALL TO REGISTER
(606) 436-2044

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COOKING THROUGH THE CALENDAR PRESENTS

**Cooperative
Extension Service**
Family and Consumer Sciences



Cheesy Pumpkin Pasta Bake

October 9th, 2025
1:00 PM

Call the Perry County Extension Office to
Register (606) 436-2044



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QUICKSAND AREA

Homemaker MEETING

HOSTED BY THE PERRY
COUNTY HOMEMAKERS

"Get a Grip With Homemakers"

OCT. 16, 2025

Buckhorn Lodge Conference Center

\$20 per person

Lunch will consist of the state park buffet

Register and pay your registration fee at your
local County Extension Office by October 1st!

Registration 10:00 AM

Meeting 11:00 AM

Silent Auction will be held



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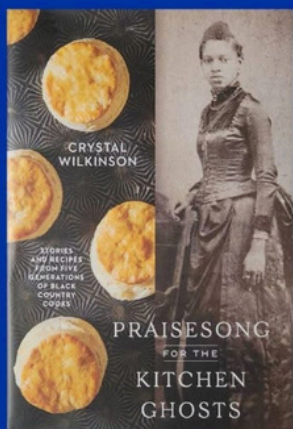
**Cooperative
Extension Service**
an equal opportunity organization

**BIG BLUE
BOOK CLUB**

**SAVE
THE DATE**

October 27
November 3
November 10
November 17

@ 1:30 pm ET/12:30 pm CT
via Zoom



Registration opens **September 2, 2025**. Visit the
website, ukfcs.net/BigBlueBookClub, to register.

Cooperative
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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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with prior notice.

**Cooperative
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Family and Consumer Sciences

Homemaker Lesson

"SELECTING SHEETS"

TAUGHT BY LORIE ADAMS,
PERRY CO. FCS AGENT



JOIN US AS WE LEARN ABOUT
FIBER AND YARNS IN SHEETS,
DIFFERENT SHEET FABRIC
CONSTRUCTIONS (WOVEN OR
KNIT),
THREAD COUNT,
WHY SHEETS FEEL AND
PERFORM THE WAY THEY DO!

BREATHITT: OCTOBER 27TH, 2025 12 PM

KNOTT: OCTOBER 13TH, 2025 10 AM

LEE: OCTOBER 30TH, 2025 10 AM

LESLIE: OCTOBER 14TH, 2025 12 PM

LETCHER: OCTOBER 13TH, 2025 12 PM

OWSLEY: OCTOBER 30TH, 2025 12 PM

PERRY: OCTOBER 14TH, 2025 10 AM

WOLFE: OCTOBER 27TH, 2025 10 AM

**CALL YOUR COUNTY EXTENSION
OFFICE TO REGISTER!**

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Lexington, KY 40506



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Diamond Art Class

Begin learning the
specialty of Diamond
Art by creating a key
chain or coaster!



OCTOBER 13TH, 2025

1:00 PM

LOCATED AT THE
PERRY COUNTY
EXTENSION OFFICE
TO REGISTER CALL (606) 436-2044

It can help reduce
stress and anxiety! A
spark of interest that
becomes more than just
a hobby!

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Lexington, KY 40506



Calling All Book Lovers!

PERRY COUNTY EXTENSION BOOK CLUB

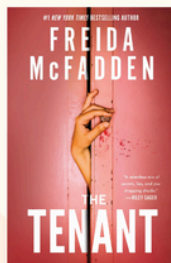
Join us as we read
"The Tenant"

OCTOBER 28TH

12 PM OR 5:30 PM

933 Perry Park Rd.
Hazard, KY 41701

Call our office to register
at (606) 436-2044



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DIABETES Connection 2025



Save the Dates!

- JAN 30** Healthy Habits Challenge Kickoff
- FEB 27** Nutrition
- MAR 27** Physical Activity and Sleep
- APR 24** Gardening
- MAY 29** Footcare for Summer
- JUN 26** Session 1 Challenge Wrap-Up/Session 2 Kickoff
- JUL 31** Eating Out with Diabetes
- AUG 28** Mental Health
- SEP 25** Grocery Store Tour
- OCT 30** October 30: Medications & Technology
- NOV 20** November 20: Final Challenge Wrap-Up

Stay tuned for more
info on in-person
meeting locations
nearest you!



JOIN US AT 10AM
VIA ZOOM FROM
ANYWHERE
[zoom.us/
my/arhdiabetes
support](https://zoom.us/j/9123456789)

For more info:

- arh.org/diabetes
- 606.789.3511
ext. 1229
- diabetesarh@arh.org



UNDERSTANDING DIABETES TOGETHER!



Cultural Passport KENTUCKY EDITION



Join us October 28th, 1:00 PM

at the Perry County Extension Office

Call our office to register!
(606) 436-2044



How familiar are you with the state of Kentucky?
Join us each month to discover something new!



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4-H Youth Development

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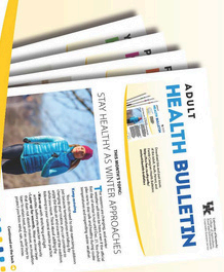


ADULT HEALTH BULLETIN

OCTOBER 2025

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)

NAME County
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000 Street Road
City, KY
Zip
(000) 000-0000



THIS MONTH'S TOPIC TAKING CARE OF YOUR TEETH



October is designated as National Dental Hygiene Month to raise awareness about the importance of good oral health and its role in overall health and well-being.

Taking care of your teeth and gums is essential for your overall well-being, not just your oral health. Good oral health helps adults eat, talk, smile, and feel confident. If you don't take care of your mouth, you can get cavities, gum disease, or even mouth cancer. These problems can be painful and may also lead to bigger health issues. That's why it's important to brush your teeth twice a day with fluoride toothpaste and floss once a day to clean between your teeth. You should also visit the dentist at least once a year, even if your mouth feels fine. Dentists can identify minor problems before they become major issues and provide thorough cleaning for your teeth.

Continued on the next page ➔

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**You should visit
the dentist at least
once a year, even if
your mouth feels fine.
Dentists can identify
minor problems before
they become major issues.**



➔ **Continued from the previous page**

Dentists and dental hygienists play an important role in keeping people's mouths and bodies healthy. Dentists are doctors who take care of your teeth, gums, and mouth. They check for problems like cavities, gum disease, or signs of oral cancer. If they find something wrong, they can correct it before it worsens. Dentists also perform treatments such as filling cavities, repairing broken teeth, and removing teeth when necessary.

Dental hygienists work with dentists to help clean your teeth and teach you how to take care of them at home. They remove plaque and tartar, which are sticky layers of germs that can cause tooth decay and gum disease. Hygienists also show you the right way to brush and floss, and they might give you fluoride treatments to make your teeth stronger.

Both dentists and dental hygienists play a crucial role in helping to prevent problems before they arise. By visiting them regularly — at least once or twice a year — you can maintain your oral health, prevent pain, and even protect your overall well-being. A clean, healthy mouth makes it easier to eat, speak, and smile, and it also helps you stay well in other parts of your body.

There are additional steps you can take to protect your oral health. Drinking water with fluoride helps strengthen your teeth and prevent cavities. Eating healthy foods and avoiding sugary snacks and drinks is also important. Tobacco and too much alcohol can harm your mouth and even lead to cancer, so it's best to avoid them. If you play sports, wearing a mouthguard can protect your teeth from injury. People with chronic conditions like diabetes should take extra care of their mouths, since gum disease can make it harder to control blood sugar. Also, if your mouth feels dry a lot, try drinking more water or chewing sugar-free gum to help.

If you have questions or concerns about your dental or oral health, bring them up at your next dental appointment.

REFERENCE:
<https://www.cdc.gov/oral-health/about>

Written by: Katherine Jury,
Extension Specialist for Family Health
Edited by: Alyssa Simms
Designed by: Rusty Mansau
Stock images: Adobe Stock

MONEYWISE

VALUING PEOPLE. VALUING MONEY.

OCTOBER 2025

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

THIS MONTH'S TOPIC: USING TECHNOLOGY TO MANAGE YOUR MONEY

Financial technology, or "FinTech," is any virtual tool that lets users access, view, or manage their finances online. FinTech includes smartphone applications like mobile banking, payment apps, retirement calculators, and net worth trackers. These virtual – and often mobile – tools can help simplify money management.

WHY USE FINANCIAL TECHNOLOGY

Technology and money can both feel overwhelming, but many FinTech tools are made for everyday users. These tools can complement your existing money management system. In some cases, they can replace manual tasks by offering features like automation, visual trackers, and reminders. FinTech may help you save time by streamlining common money tasks such as budgeting, tracking spending, investments, and even paying off debt.

MOBILE BANKING

You may be using FinTech already, without knowing it. Mobile banking, for example, is a website or smartphone application that shows details about your checking and savings account balances and can be useful for providing on-the-go access to your



money. Some mobile banking apps will allow bill payments, money transfers, mobile check deposits, and include information about bank locations and other products or services your bank offers.

PAYMENT APPS

Another popular FinTech tool is peer-to-peer (P2P) payment apps such as Venmo, PayPal, and CashApp. About 76% of Americans use them to send money or buy things. These apps make transfers easy but do not replace a regular bank or savings account. It's a good idea to move money from these accounts into an FDIC-insured bank or federally insured credit union.

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CREDIT MONITORING

Credit monitoring is a type of FinTech tool that helps you track your financial health over time. It can provide insights into your accounts, payment history, and any issues like liens or delinquencies. Credit scores range from 300 to 850 and are usually offered in reports from the three big credit bureaus or through online monitoring systems. Free credit reports are available weekly. Check yours easily at <https://www.annualcreditreport.com>.

FREE EXTENSION TOOL

While some financial apps focus on spending or saving, others can help with debt repayment. The Utah State University Extension's virtual tool, PowerPay (<https://extension.usu.edu/powerpay/>), is a free debt elimination simulator. You can use the web-based tool to log your debts and see how different payment strategies affect timelines and savings. The tool can also factor in changes in income, like getting a bonus or tax return, to see how that would affect the overall repayment timeline.

HABIT BUILDING

FinTech tools can fit into your current money management system or help you start new habits. Take time to add digital tools into your routine. Some apps may require regular engagement to keep things up to date. Like other technology we rely on every day, FinTech offers convenience and can help you make informed money decisions. To get started, choose tools wisely by knowing what you need, testing them out, and being aware of any costs.

REFERENCES

<https://www.pewresearch.org/short-reads/2022/09/08/payment-apps-like-venmo-and-cash-app-bringing-convenience-and-security-concerns-to-some-users/>
<https://connect.extension.org/blog/dangers-of-leaving-money-in-payment-apps?sort=popular>
<https://finred.usalearning.gov/Blog/FinancialPlanningFinTech>



Military Family Spotlight

Military families can use FinTech tools to stay connected to their finances while navigating military life. The SEN\$E mobile app was designed uniquely to support military transitions, like frequent moves, deployments, and spouse employment transitions. The app includes a short quiz to assess current financial well-being and learning modules on topics like saving, retirement, and deployment pay. By offering financial education resources and calculators through the SEN\$E mobile app, military families – who are often on the move – can access reliable tools and information anytime, anywhere. Visit [https://finred.usalearning.gov/ToolsAndAddRes/Sen\\$e](https://finred.usalearning.gov/ToolsAndAddRes/Sen$e) to learn more.

Written by: Kristen Jowers | 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

Newsletter

October 2025



Hey Perry County!

We invite you to participate in a series of engaging youth enrichment activities designed to ignite creativity, cultivate practical skills, and equip youth for an unforgettable experience. This is an exceptional opportunity to inspire young minds and foster lasting memories. Join us in making a meaningful impact this year!

Sign up today and watch as your child embarks on a journey of discovery and growth, making friends and memories that will last a lifetime!

Jacob Singleton

County Extension Agent
4-H Youth &
Community Development
jacob.singleton@uky.edu

THIS MONTH:

- 4-H Exclusive
- Youth Health Bulletin
- Jack-O'-Lantern Jamboree





JACK-O'-LANTERN JAMBOREE

Join us for a spooktacular activity night! We'll be carving pumpkins, making arts and crafts, and turning into mad scientists with some frightfully fun STEM activities! Costumes are encouraged, candy is guaranteed, and the night will be packed with fun you won't want to miss!

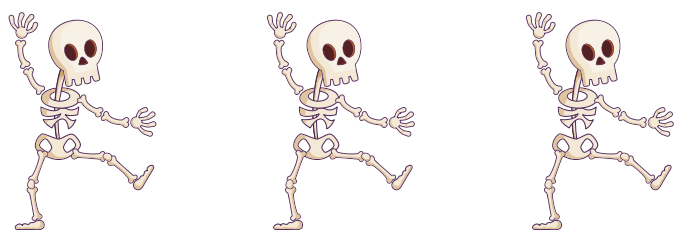
OCTOBER 31

Friday from 5:00 - 7:00 PM

933 Perry Park Road
Hazard, KY 41701

Spots are limited!
Call: 606-436-2044
to register!

An Equal Opportunity Organization



HAPPY HALLOWEEN



4-H Youth & Community Development

4-H Exclusive

Civic-minded 4-Hers from across Kentucky are invited to put their community leadership skills to work at the 36th annual Kentucky 4-H Issues Conference, to be held at Paradise Valley Conference Center in Burkesville, Kentucky, on November 20–22.

The three-day event, which is expected to draw 120 attendees this year, gives aspiring young leaders in grades 9–11 the chance to play an active role in identifying and addressing the most pressing concerns in their home counties. Delegates at the conference will join action groups along with adults based on their personal interests and work together to develop plans for tackling local challenges. The groups then present their proposals to a review panel on the final day of the conference. Delegates are also invited to apply for mini-grants to help them put their action plans into motion to create meaningful change in their communities.

The annual 4-H Issues Conference provides a valuable statewide forum to inspire and support civic education and engagement in local communities, at a time when young people need that opportunity more than ever, according to Chuck Stamper, Extension specialist for 4-H Youth Development and state advisor for the conference. According to the Nation's Report Card, which reports results from the National Assessment of Educational Progress, the average scores of middle and high school youth in civic education and engagement have declined between 2018 and 2022.

Planning for this annual event is a cooperative effort of Extension agents, 4-Hers, community collaborators, and state 4-H program representatives. The conference, first held in 1989, has undergone changes to remain relevant to today's youth, but the original goal of bringing Kentucky youth and adults together to focus on local issues remains the cornerstone. In addition to helping Kentucky youth to participate in civic engagement and take the lead in improving their communities, the conference is also designed to meet the overall Kentucky 4-H programming goal of preparing youth to be work- and life-ready when they reach adulthood.

"We need informed and engaged citizens in our communities," Stamper said. "We follow the principles of positive youth development, and we hope the delegates will find a spark to lead their passions in civic engagement."

Registration for this year's 4-H Issues Conference will be open from September 15 through October 24. To learn more about the Kentucky 4-H Issues Conference and other opportunities for civic engagement within 4-H, contact the 4-H youth development agent at the Perry County office of the University of Kentucky Cooperative Extension Service.

YOUTH



HEALTH BULLETIN



OCTOBER 2025

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

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THIS MONTH'S TOPIC TECH TALK

Using tablets, phones, video games, and TV can be a lot of fun. But you should also know when to take a break. Having limits around when to use and not use something is called setting boundaries. Technology boundaries, or "tech boundaries," are simple rules we follow to make sure we're using screens in a way that keeps our bodies, brains, and feelings healthy. Think of these boundaries like a superpower shield. They help you enjoy technology while still protecting your time for all the other awesome parts of life.



Continued on the next page →



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Disability accommodations with prior notification.

Try balancing screen time with other activities, like dancing, riding your bike, or creating things.

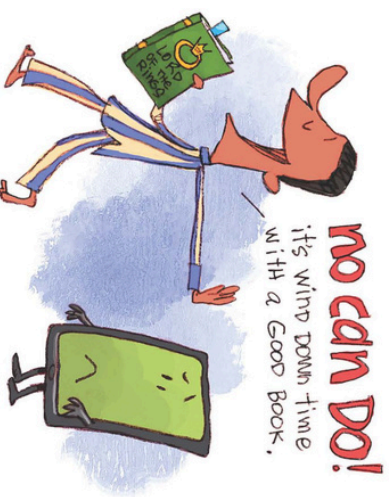
Continued from the previous page →

Having limits around screens is important for a few reasons. First, too much screen time can make your eyes and body feel tired. It might even make you cranky or bored. Taking breaks gives your brain and body time to rest and grow. Boundaries also help you stay safe online. They keep you from seeing things that make you uncomfortable or sharing too much personal stuff. And best of all, setting limits on screens gives you more time to do fun things like playing outside, drawing, reading, or spending time with family and friends.

There are lots of simple limits you can try. For example, you can set a timer for 20 to 30 minutes to remind you when to take a break. You might choose to be tech-free in certain places or at specific times, such as at the dinner table or right before bed. Try balancing screen time with other activities, like dancing, riding your bike, or creating things. It's also a great idea to check how you feel after using screens. If you notice you feel grumpy or sleepy, that's a sign it's time to do something else for a while.

To make your tech boundaries work, talk to a grown-up about your plan. They can help remind you and cheer you on. You could also make a fun chart or draw pictures to keep track of how well you're doing. Sharing your plan with friends and family can help you stick with it. It might make others want to set healthy boundaries of their own.

YOU WANT TOO MUCH PERSONAL INFO? YOU ARE OUTTA HERE!



Your parents and teachers want to help you learn how to use technology safely. If you ever see or hear anything on a screen that makes you feel sad, uncomfortable, or scared, talk to them about it. Never share your personal information (like your address, school name, or phone number) or photos of yourself without your parent's permission.

When you use technology with limits, great things happen. You feel more focused, rested, and in a better mood. You also get to enjoy more of the world around you and learn new things in different ways. Most importantly, you become a Tech Time Hero. That's someone who knows how to use screens wisely, safely, and in a way that keeps life full of fun, learning, and adventure!

REFERENCE:
<https://www.cambia.gov/sites/default/files/building-healthy-relationships-with-media-activities.pdf>

Written by: Katherine Jury,
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Edited by: Alyssa Simms

Designed by: Rusty Manseau

Cartoon Illustrations by: Chris Ware
Illustrations © University of Kentucky
School of Human Environmental Sciences





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