

# EXTENDING KNOWLEDGE

## *Changing Lives*

### IN TRIMBLE COUNTY

Extension provides practical education you can trust by helping individuals, families, businesses, and communities solve problems, develop skills, and build a better future.



#### **Trimble County Ag Day at the Park**

Trimble County has a proud heritage as a farming community. However, youth attending Trimble County schools today are, at least, two to three generations removed from the traditional farm. Most grow up in a rural nonagricultural environment. Many are unfamiliar with where their food comes from, how crops and livestock are produced and even less aware of what is happening on Trimble County farms. It is estimated that less than 5% of youth, K-12, actually come from a farming background.

In 2012, the Trimble County Farm Bureau received a \$1,000 grant from Kentucky Farm Bureau to conduct an Agriculture Day for fourth grade students. Other partners in the Agriculture Day included the Trimble County Soil Conservation District, the Trimble County Cooperative Extension Service and Trimble County Schools. Student groups rotated between educational stations learning: how to milk a cow, observing animals raised on local farms, how bees produce honey and are important to pollinating crops, the horticultural difference between fruits and vegetables, where wool comes from, and types of crops grown on local farms. Since 2012, Farm Bureau AG Day has reconnected more than 500 Trimble County students to their agricultural roots. Starting in 2013, the Cooperative Extension Service has begun providing financial support to this important program.

#### Priority Program Efforts

- A total of **56** people are now involved in addressing significant community issues
- **82** local residents implemented practices that promote sustainable agriculture
- **120** Producers reported an economic impact (i.e., increase in agricultural productivity, increase in higher returns, decrease in expenses) in their agricultural operations
- **470** youth indicated an increase in leadership skills, knowledge or confidence through participation in Extension-related leadership programs
- **346** citizens (youth & adults) acknowledged utilizing the skills learned through Extension programming
- A total of **259** individuals reported making lifestyle changes (diet, exercise, managing stressors, healthy home practices, etc.) for the purpose of improving their health
- A total of **345** youth and adults demonstrated informed and effective decision-making skills
- **102** individuals incorporated new or additional conservation practices.

## **Financial Peace University**

According to the Nerd Wallet Credit Card Blog (November, 2015), average U.S. household consumer debt has increased for the second year in a row. The average U.S. household consumer debt profile includes credit card debt of \$15,355, mortgage debt of \$165,892, auto loan debt of \$26,530 and student loan debt of \$47,712. Families continue to struggle as the already weak economy teeters toward recession. To address this continuing issue of consumer debt, the Trimble County Cooperative Extension Service staff hosted its second Financial Peace University. Financial Peace University is based on the following seven “Baby Step” principles.

- (1) Save \$1,000 in a beginner emergency fund
- (2) Pay off debt (except house) using the debt snowball
- (3) Put 3-6 months of expense in savings
- (4) Invest 15% of household income into Roth IRAs and pre-tax retirement plans
- (5) Save for your children’s college education using tax-favored plans
- (6) Pay off house early
- (7) Build wealth and give.

Eleven (11) individuals, including four husband/wife teams, participated in the nine week workshop.

A beginning assessment profile showed that the participants had a total non-mortgage debt of \$214,000 and just over \$59,950 in cash available. There were 19 open credit card accounts between all participants. The assessment also showed that fear and anxiety about personal finances was moderately high and confidence was low. By the conclusion of Financial Peace University, participants had reduced non-mortgage debt by \$1,128 saved \$7,700 (including their first baby step of \$1,000) and closed six credit card accounts. Fear and anxiety about personal finances were still concerning but confidence, hope and a sense of peace about their personal finances had increased.

At the beginning of each week, a running total of dollars saved by resisting impulse buying was kept. By the end of nine weeks, participants had saved over \$2,082.

FPU graduates were asked to write a short note of encouragement to future participants that included: “We were very glad we attended the Dave Ramsey class in the fall of 2015, we learned many things that will help us in the future about insurance, budgeting,

*“We learned many things that will help us in the future about insurance, budgeting, mortgages, how to pay off debt, saving and giving.”*

*Financial Peace University—Graduate*

mortgages, how to pay off debt, saving and giving.” “I saw many things we have done wrong in the past, but feel we could help someone to make better choices than we had in the past.” “We are both in our seventies and we are still able to learn. We enjoyed the weekly meetings, making new friends and finding out we were not the only ones that had made bad choices in the past. We definitely will make better choices from here on out.”

## **Taste the MyPlate**

In 2011, the new food icon, MyPlate, was introduced to prompt consumers to make healthier food choices while building a healthy plate at meal times. This icon represents five food groups: fruit, vegetable, grains, protein foods, and the dairy group.



The Extension Agent for Family and Consumer Sciences collaborated with Milton Elementary School to teach a series called Taste the MyPlate that reached approximately 60 4th grade students. This series was designed to explain and dissect the MyPlate while providing an opportunity for students to taste foods in the various groups that they may not otherwise be exposed to.

The objective of this program was to help students gain familiarity with the health benefits of foods contained in each group of the MyPlate. Each session discussed: the selected consumer messages; defined the foods in that particular group; recommended daily amounts; serving sizes; health benefits and nutritional values; and tips of how to proportionally balance a mealtime plate. Students increased knowledge and an understanding of healthy eating, demonstrated the desire to taste unfamiliar foods not currently eaten, and gained an understanding of the importance of maintaining a balanced diet. As a result of the Taste the MyPlate program, 93% of the students reported trying an unfamiliar food and 85% of the students reported that their parents/guardians who shopped for food, purchased an unfamiliar food for the family based on the student’s enthusiasm for the new food.

## Chick Embryology

Chick embryology inspires a child's natural curiosity about living things. The embryology project also conforms to the Kentucky Department of Education and National Science Standards competencies. The Trimble County Cooperative Extension Agent for 4-H responded to a request from a Bedford Elementary School kindergarten teacher for assistance with this project in 2014. Since then it has been extended to both Bedford and Milton Elementary Schools 4<sup>th</sup>



grades, Bedford Kindergarten and 2 special education classes. The 4-H agent conducted the program and provided leader materials and supplies for the project in which more than 188 students participated. Students acquired knowledge in the following competencies:

- (1) Life Cycles – Animals have life cycles including birth, maturation, reproduction, and death. Animals also closely resemble their parents.
- (2) Living things have basic needs for survival – suitable habitat, food, air, water.

Youth also demonstrated competencies in:

- (1) Calendar Skills – students marked off each calendar day during the twenty-one day development of the chicks before hatching.
- (2) Writing Skills – Students developed a written report of what they had learned during the embryology project.
- (3) Vocabulary – In another written piece, each student was able to define the word “oviparous” as an egg laying animal. They also named other animals which reproduce by laying eggs.
- (4) Sequencing – Students drew and colored the reproductive cycle of the baby chicks. Each of the written pieces was displayed on the school hallways for other students and parents to view.

## Making Beneficial Lifestyle Choices

This program idea came from a new agent training session our new Agriculture and Natural Resources Agent attended. While sitting through the demonstration, it became apparent that there were many different avenues that this information session could be implemented.

The target audience chosen was the Trimble County Senior Center, with people who are grandparents and great-grandparents. The group was given charts that explained all the different uses of corn and corn byproducts. Many of the group were amazed at the vast number of uses of corn. After speaking to the group and interacting with them, we moved onto a unique demonstration. We gathered three volunteers to help with a diaper demonstration. Taking one baby diaper from three different brands, they began the experiment. Cutting open the diaper and putting the contents into a ziplock bag, they were able to see the corn starch in the diaper. This starch is then added to water and massaged. By doing this they are able to see which brand gels the best representing absorption. This information is very helpful in many ways. The group was amazed at how different brands reacted to the experiment. It showed them that the most expensive is not always the best product.

Each person could then take this information and make very informative decisions when purchasing diapers. Each person there was very impressed by this information. They can take this and educate their children or grandchildren and help them make good financial choices. A few clients even stated they would be using this information on their personal purchases. A visit later by the director of the center was very positive. She asked if more demonstrations like these could be given. Also mentioned was that many of the group had gone home and implemented this information into their household purchases.



## **Truth & Consequences: The Choice is Yours**

According to the 2013 Kentucky State Police Report, Crime in Kentucky, there were 235 drug/narcotic offenses in Trimble County. There is a strong need for substance abuse prevention and intervention in Trimble County. The number of diverted prescriptions and illegal drugs, overdoses, thefts, arrests, court cases, and medical/financial consequences of drug abuse continue to negatively impact a large number of families in the community.

To address the variety of substance abuse issues impacting our community, the Trimble County Cooperative Extension Service partnered with other local agencies to organize Truth & Consequences. Truth & Consequences is an enrichment activity designed to show students the impact of getting involved with illicit and legal substances.

Based upon the format of the 4-H Reality Store, students role-played scenarios including possession of prescription drugs, driving under the influence, sniffing, possession of alcohol, drug paraphernalia, or illegal drugs, trafficking, stealing drugs, etc. Depending on the scenario, students visited appropriate officials and/or agencies to experience the consequences of their behavior. This year's event was possible with a wide variety of community partners including: Trimble County Family Resource Center, school system, and the Trimble County Drug Coalition. Community volunteers, homemaker members, and students' parents served as "parents" to the youth and accompanied them as they visited the various agencies such as law enforcement, district judge, school officials, hospital workers, and coroner.

One hundred twenty five (125) students participated in Truth & Consequences: The Choice is Yours to learn more about the physical, legal, financial, and emotional consequences of substance abuse. Forty five (45) community partners and adult volunteers participated in the event as well. Evaluation results revealed the following: Youth indicated strong usage and acceptance of alcohol; 51% of youth identified



**Truth & Consequences: The Choice is Yours . . . to learn more about the physical, legal, financial, and emotional consequences of substance abuse.**

slight or no risk of marijuana usage; 26% indicated slight or no risk of usage when taking prescription medicine without a doctor's prescription or taking over the counter medicines to get high. A continued need for parent education and support is evidenced by the fact that over 50% had not talked to parents/caregivers about the dangers of substance abuse during the past 12 months. As a result of the program, one student sought guidance for a family drug abuse related problem.

### **4-H Photography Club**

Photography is a growing interest among Trimble County youth. The Trimble County Photography Club is held on the third Thursday of every month from January through June. Students learn proper photography skills while using the 4-H Photography curriculum.



The Trimble County 4-H Photography club participants had six photographs eligible to be entered into the 2016 Kentucky State Fair. The 4-H Photography curriculum is designed for youth to explore and complete under the guidance of a project helper. The beginning level project is designed for youth with no prior experience in photography. It can be completed as a stand-alone project or in connections with another 4-H area of interest. As the youth use the curriculum, they will explore each of the four Project areas of Equipment, Lighting, Composition, and Skill Building by completing Photo Shoot activities.



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