



# BUSY BEE BUGLE

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September 2019

Dear EH Members,

Summer is quickly coming to an end! I have enjoyed summer activities of gardening and biking. Jan and I attended the Madison Fall District Meeting in Hope, Indiana at the Hope Moravian Church. We gained knowledge of the Hope Moravian Church and the Hope community. You may want to check it out as it is home to the rural post service. I have already visited an orchard, so I have started the activities of fall. I am looking forward to more fall activities-tractor shows, pumpkin show parade, and Farmer's Fair parade. Hopefully, you are making plans for great fall activities too!

In September, we celebrate Honey Month. I have shared information that I obtained at the Indiana State Fair from the Indiana Honey Queen and the American Honey Queen and Princess. Hopefully, you will find a honey recipe that you love or pick up tips and tricks about honey. Honey sure can make our food delicious!

I have also provided financial, health, and wellness tips in this month's Bugle!

I look forward to sharing information from the NEAFCS conference in Hershey, Pennsylvania in the October Bugle! I might even have some chocolate secrets to share!

Sincerely,  
Marcia Parcell  
Extension Educator  
Health and Human Sciences

## Dates to Remember

- September 25-26, 2019 20<sup>th</sup> Annual Madison District Retreat at Higher Ground in West Harrison, 3820 Logan Creek Lane, West Harrison, IN 47060. Theme is 20<sup>th</sup> Birthday Bash!
- September 24 Stitch and Learn Sewing Circle at the Extension Office 1-4 PM
- October 2-5, 2019 Aurora's Farmer's Fair
- TBD Homemaker Council Extension Office
- October 20-26 IEHA Week
- October 23, 2019 Save the Seed at the Extension Office 6 PM
- October 26 Make a Difference Day
- October 29 Stitch and Learn Sewing Circle at the Extension Office 6-8 PM

## FROM THE KITCHEN OF JAN



I fell and broke my right hand in 2 places. I had to have surgery and now have pins and plates in my hand. I got the stitches out this week, now have a brace, which I will have to wear at least 4 more weeks.

Dillsboro Public Library has the Smithsonian Exhibit September 7 through October 20. Hope you can find time to go and see it.

We need to think about council meeting. Do we need to change the time and day or maybe going to even months and 12:30 on Wednesday? What do you think?

September 22 Get-To-Know Purdue Extension 1:00pm, Agner Hall, Lawrenceburg Fairgrounds. September 24 from 1-4pm Stitch-n-Learn Sewing Circle. September 25-26 Annual Madison District Retreat at Higher Ground. Farmers Fair is October 2-5. October 20-26 IEHA Week. We need to do something for IEHA week. October 26 Make a Difference Day. We need to make cookies for the Police, Fire and EMT's. Who will help with this project??

HOLIDAY PROGRAM—Would someone do a craft? Make snowmen candy? Help with centerpieces? Help with country store silent auction?

Jan Uhlmansiek Dearborn County Extension Homemakers President

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Plan to attend **Frosty the Snowman**, Dearborn County Extension Homemakers' Annual Holiday Program on **November 14, 2019 at the Extension Office, 229 Main Street, Aurora, IN at 11:00 A.M. with Basket Silent Auction and Country Store. The event includes a pitch-in meal with meat provided and crafts for \$12 for non-members. RSVP required by November 8<sup>th</sup>.**

To RSVP, please call Purdue Extension-Dearborn County at (812)926-1189 or email Marcia Parcell, [mparcell@purdue.edu](mailto:mparcell@purdue.edu).

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### Positive Thinking Day

Plan your own positive thinking day since September 13<sup>th</sup> has passed. Are you already smiling? Are you already planning the most positive day ever? Good for you. Here are some suggestions to improve your strategies:

- Begin your day with a smile. Write down on a little sheet of paper the words “I will smile today” or “I will be happy all day”.
- Send greeting, text messages and postcards to your beloved people. Tell them you love and respect them.
- Read a positive book or watch a good movie.
- Go out with friends-choose a circus or make a funny party. Smile and laugh all day long!
- The easiest thing is to smile all the time, inspire the world by your buoyancy.
- Visit a positive thinking seminar or conference or read a psychological review finding more information about the step to decrease the depression.
- Make something nice for your family, for example, hand-made hearts or flowers, and do not forget to do something kind to yourself.
- Visit your grandmas and grandpas. Spend your free time with them.

Another Thought: Why complain about yesterday, when you can make a better tomorrow by making the most of today?

### 6 Alarming Ways You Are Wasting Money!

You may consider yourself the most money-conscious person you know. But there are many money-draining habits that sneak up on us. Review these six things like unnecessary insurance, credit card interest fees and extended warranties to help you conserve your hard-earned cash.

1. **ATM Fees.** Paying an ATM fee feels like you're buying your own money. Sure, it may be more convenient to get cash out at the closest ATM rather than go to the ATM registered with your bank, but small fees can add up. Many banks offer checking accounts and debit cards that reimburse your ATM fees. More than ever, banks are competing for your business by offering more ATM locations or other ways to make their company more user friendly.
2. **Insurance.** Being under or over-insured can be the source of money slipping through your fingers. While it may seem like you are saving money by buying only the minimum required insurance when you actually need that insurance you could be put in a financial crisis. Not having enough coverage for a medical, auto or homeowners insurance claim could result in your being responsible for big bills that the insurance won't cover. If you opt to save money upfront by paying less for your insurance premiums, be prepared to pay more out of pocket later to cover deductibles, co-pays, and other added expenses. You might want to consider putting the savings from a lower premium in an account set aside specifically for this kind of unexpected expense. On the contrary, be careful not to be lured into purchasing insurance you might not even need, or may not be able to use. Some examples of this include pet insurance, flight insurance, rental car insurance, and even wedding insurance. Be sure to read the fine print on all of these offerings. As it may seem like a good idea to ensure a pet or travel plans, but the terms of the coverage don't always work as you would imagine and you may be stuck paying for emergency vet bills or flight change fees after all.
3. **Leaving 401(k) Money on the Table.** There are lots of different opinions on how to save and invest for your retirement. But there is one thing most people all agree on and that is, if your company offers to match your

contributions to a 401(k) or 403(b) you should take advantage of it. The company contribution match represents “free money”, and you shouldn’t leave it out there unclaimed.

4. **Buying a Brand New Car.** You may be tempted to get the latest model, with the newest safety features and all the bells and whistles but keep in mind, vehicles almost always depreciate. According to Carfax, the value of a new vehicle can drop by more than 20 percent after the first 12 months of ownership. Vehicles typically lose another 10 percent of their value annually for four years after that. This means a new car can be worth as little as 40 percent of its original purchase price just after five years.
5. **Extended Warranties.** They sound like a good idea, but more often than not extended warranties are just a waste of money. Many products are made well enough to outlive the warranty and most extended warranties have so much fine print that it voids almost all issues imaginable. Also, most credit card companies include extended warranties as a perk. Why pay for a service you already have?
6. **Low Credit Score.** Multiple things can attribute to a lower credit score but a lower score certainly equals higher interest rates. Credit card debt, student loan debt, and any other form of borrowed money can mark you as “high risk” to lenders. With a low credit score, you still may be able to get a loan, but you are likely to pay a lot more for it. A low credit score can affect your ability to get the apartment you desire and even a job. Many places of employment check their candidates’ credit scores before hiring. You may be throwing away money on high-interest rates and keeping yourself from making money at a job.

It’s no secret that letting any one of these money wasters drain your wallet means you’ll have that much less for the things you really want or need. Be in charge, pay attention to the little details of your finances and treat yourself to a more secure future. *Source: Indiana MoneyWise September 2019*

### 10 Tips to Building Strong Adolescents

1. Pay attention to the positive.
2. Keep track of your teen.
3. Remind teens of consequences.
4. Encourage teens to problem-solve.
5. School comes first.
6. Provide teens with support.
7. Support and encourage positive relationships.
8. Surround your teen with positive adult role models.
9. Discuss values and expectations with teens.
10. Teach our teen money management.



### Copper Penny Salad

Makes 5 servings: ½ cup each

- |                             |  |
|-----------------------------|--|
| 2 pounds carrots, sliced    | 1 (10.75-ounce) can condensed tomato soup (low sodium) |
| 1 stalk celery, chopped     | ¼ cup vegetable oil                                    |
| 1 green bell pepper chopped | ½ cup distilled white vinegar                          |
| 1 onion, chopped            | ½ cup sugar  |

Bring a pot of water to boil, add carrots and boil, just until carrots are tender, about 10 minutes. Drain well. In a bowl, mix the celery, green pepper, carrots and onion. Bring tomato soup, oil, vinegar and sugar to a boil. Stir well. Remove from heat and cool 10 to 15 minutes. Pour the mixture over the vegetables, mix until all vegetables are coated. Marinate overnight before serving. *Source: WVU Extension Service Family and Community Development*

### SEPTEMBER IS HONEY MONTH

#### Honey Tips & Tricks!!



To substitute honey for granulated sugar, begin by substituting honey for up to half the sugar in the recipe. For baked goods, reduce the oven temp by 25 degrees to prevent over-browning; reduce any liquid by ¼ cup for each cup honey used; and add ½ teaspoon baking soda for each cup honey used.

All honey will naturally crystallize. Store honey at room temperature. If it becomes crystallized, place the jar in a warm water bath and stir until crystals dissolve. You may also microwave a microwave-

safe container with the lid off, stirring every 30 seconds until the crystals dissolve. Be careful not to boil or scorch the honey.

There are more than 300 unique varieties of honey in the United States, each originating from a different floral source.

Honey provides natural energy and is rich in nutritious carbs. It is ideal for your working muscles, since carbs are the primary fuel for your body's energy!

#### **Honey Cucumber Salad**

3 medium English cucumbers, thinly sliced  
¼ cup honey  
½ cup white balsamic (or white wine) vinegar  
¼ cup water

½ red onion, slivered  
1 tablespoon fresh dill, chopped  
salt and pepper, to taste

Place cucumbers in bowl and sprinkle with salt. Toss and set aside. In a small mixing bowl, stir together honey, white balsamic vinegar, water, and slivered red onions. Pour the mixture over the cucumbers and toss. Allow the salad to marinate in the refrigerator for about one hour prior to serving.

#### **Banana & Honey Smoothie**

3 very ripe bananas, frozen  
¼ cup almond butter  
1 ½ cup almond milk

2 large dates (optional)  
2 tablespoons honey  
dash of cinnamon

Place all of the ingredients in a blender and pulse until smooth, about 30 seconds. Serve!

#### **Moisture Mask**

2 tablespoons pure Indiana honey

2 teaspoons milk

Mix thoroughly and smooth over freshly washed face and throat. Leave on for 10 minutes then rinse with warm water.

#### **Making the most of your health in the workplace**

Creating a healthy workplace is a common goal these days. To achieve it, employers and employees must be mindful of big and small steps that can add up to better health.

It's important to think about health at work, given the number of hours spent there each week, said Dr. Jeffrey R. Harris, chair of the Department of Health Services at the University of Washington's School of Public Health in Seattle.

"It's where 160 million people go every day. We spend a lot of time in the workplace," Harris said, and most people eat at least one meal, or sometimes more, during their workday.

Work also is where many in the United States get their health insurance. But instead of only being a safety net when emergencies happen, those benefits can help employees get on the right track to good heart health, said Harris, who leads the workplace health recognition committee for the American Heart Association.

But it takes action, he said, "Know what your preventive benefits are and use them."

Today's health insurance plans typically cover free annual exams with basic screenings for things like blood pressure and cholesterol levels. Employees also can take advantage of health savings accounts, health reimbursement accounts or flexible spending accounts to help with additional out-of-pocket medical costs.

Telephone-based counseling and smartphone apps can make the most of technology and provide easy options for employees seeking help in making healthy choices, Harris said. Some plans carry perks like covering the cost of over-the-counter nicotine patches to quit smoking.

Everyday actions, though, can help, too. Parking farther away from the office to encourage more walking can help boost physical activity, Harris said. And modifications to a work area, such as standing desks can allow for more movement and less sedentary time.

Some workplaces have banned sugar-sweetened beverages in vending machines to foster better health, he said.

Employees sometimes can encounter barriers to care in their health insurance plans even if seemingly small, Harris said. A \$10 copay for blood pressure medication may sound inexpensive to some, but for lower-income employees it could prevent the purchase of the prescription.

Meanwhile, obstacles to mental health treatment remain, too.

More than 40 leading chief executives recently issued a report offering strategies to raise awareness and help employees manage mental health. The executives said mental health should receive the same attention as physical health.

It's important to read the fine print and find out what's available. Many programs may include health assessments, financial incentives and help with smoking cessation, weight management, stress reduction or other lifestyle changes.

While their primary goal is to improve employees' quality of life through better health, workplace health initiatives also can help the employer. They can boost productivity, decrease absenteeism and lower health care costs for employers.

The direct medical costs of cardiovascular disease are higher than those of any other disease and include hospital and physician services, prescription drugs and services such as home health or nursing home care. They are expected to reach \$749 billion by 2035. Indirect costs, including days lost from work, are expected to reach \$368 billion by then.

Harris said more research is needed on programs' impact on health improvements and cost reductions.

A recent study indicated the programs continue to be a work in progress and that perhaps companies should consider more targeted approaches.

Employees and managers can be a voice to help company leaders at every level embrace policies that promote good health and are "rolling in the same direction," he said. The strongest programs create a "culture of health," according to research.

If there's a gym or yoga class on the premises or if the company pays for gym memberships, use that perk. Friends at work can influence behavior, so find ways to make exercise and healthy eating on the job a social activity.

Walking is the most convenient form of exercise. So, head out on foot for a walk during a lunch break – perhaps with co-workers – or park farther from your office building to get in some extra steps. Look for ways to sneak in bits of movement during the day, whether it's stretching at your desk or taking stairs instead of the elevator.

"Little things matter," Harris said. "Those little things add up."

*Source: American Heart Association News*

### Circulation Circles

How can we keep our blood circulating to prevent swelling and clots? Let's practice things you can do while seated.

1. Kick off your shoes. Wiggle your toes. Try to stretch down and massage your toes in a circular motion. Next, do the bottoms of your feet and heels.
2. Make small circles with your ankles. Gradually make larger circles.
3. Try the same activity with each arm. Wiggle, massage and make circles.

### Chuckle of the Month

**QUESTION:** Why did the golfer wear two copper-infused knee braces?

**ANSWER:** In case he got a hole in one.



### 10 Simple Ways to Transform Yourself for the Better

September is Self-Improvement Month, but why put off working on yourself until next September 1<sup>st</sup>. You can start your own month of radical self-improvement whenever you want! Here are 10 things you can do to make a positive, lasting change in your life. Try working toward at least one of these things every day for the next 30 days, and get ready to see some incredible changes in your life.

1. Write down your goals.
2. Get active.
3. Read every day.
4. Learn a new language.
5. Take up a new hobby.
6. Sharpen your skills.
7. Make a to-do list.
8. Take time to unplug.
9. Do some soul searching.
10. Spend more quality time with your loved ones.



How do you want to improve your life? Email Marcia Parcell at [mparcell@purdue.edu](mailto:mparcell@purdue.edu) one thing big or small you'd like to change in the next 30 days!

*Source: <https://takelessons.com/blog>.*

### The best advice that you were ever given.

- It is OK to say No.
- Keep my mouth shut.

**Monthly Challenge:**

Each time you sit down, do a circulation exercise.

Yes, I completed my challenge!

**Tips:**

- Copper in clothing is a popular trend, but does it work?
- There is little to no scientific support for the claims.
- Copper-infused garments claim “quick fixes” and “too good to be true” results. Always check the research behind health information.
- Compression socks have proven benefits in improving circulation and combating blood clots and swelling.
- Talk to your health care provider before using compression garments.

Shade in for every 10 minutes of physical activity.



# October 2019

## Copper-infused Garments

Dave Roberts, WVU Extension Agent – Lincoln County



	SUN	MON	TUE	WED	THUR	FRI	SAT
			1	2	3	4	5
6	7	8	9	10	11	12	
13	14	15	16	17	18	19	
20	21	22	23	24	25	26	
27	28	29	30	31			