

August 2022



University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service

McLean County Extension

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August

Important Dates

- ◇ August 17th, Beech Grove / Glenville Clubs Luncheon, 11:00 am at Farley's
- ◇ August 20th, Friendship Club going on field trip to McCutchen Meadows House.
- ◇ August 18-28, Kentucky State Fair
- ◇ August 23, Homemaker Lesson Leader Training - Daviess Co
- ◇ August 24, Homemaker Lesson Leader Training - Henderson
- ◇ September 5, Labor Day - Extension Office Closed
- ◇ September 8, Last day to buy tickets for Area Homemaker Annual Meeting



Hello! My name is Kelly Bland and I am your new FCS/4-H agent. I live in Owensboro with my husband, Mike, my 3 kids, Rosemary, Geoffrey, and John, and my 2 dogs, Coal and Finley. My favorite things in life are food and travel, or a combination of both! HA! I love a good road trip or a cruise. My favorite destinations to travel to are warm, tropical places. (I spent my childhood in Florida, so I think saltwater and sand make up 50% of my blood.)

I am really delighted to join you all in McLean County, and am looking forward to offering programs that are fun and educational. (I love to learn new things!) Some upcoming programs I plan to offer are: a monthly Cooking with the Calendar, a Make Your Own Charcuterie Board class, and, in the new year, a healthy living community challenge. If there's something you are interested in learning more about, or if there is a certain need in the community, please feel free to reach out to me via email (kelly.bland@uky.edu), or give me a call at the office (270-273-9986). I want to offer things that the community is craving!

I look forward to meeting each of you!

Kelly Bland
McLean County Extension Agent for
Family and Consumer Sciences
and 4h Youth Development

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

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LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.



McLean County Homemaker Connection

Homemaker Meeting Dates

- Beech Grove / Glenville Clubs meeting August 17th, Luncheon, 11:00 am at Farley's
- Friendship Club going on field trip August 20th McCutchen Meadows House.
- Friendship Club September 8th meeting will be at Brenda Pinkston's Home. Time will be announced.

Homemaker Lesson

The first Homemaker lesson leader trainings of the year will be August 23rd in Daviess County and August 24th in Henderson County

10:00 am Healthy Outdoor Cooking Food Nutrition and Health Lesson

11:00 am Types of Scams Management and Safety Lesson

Roll Call

August is National Sandwich Month. What is your favorite sandwich?

Thought of the Month

"Life is like a sandwich. Make sure to fill it with good ingredients."



New KEHA officers are:

President Brenda Hammons (Lincoln co.), Secretary Wanda Atha (Franklin co.),

4-H Youth Development– Denise Boebinger (Franklin co.),

Management & Safety Peggy Tracy (Bourbon co.)

Area Officers need for these positions.

Secretary
Treasurer,
1st vice president
2nd vice president
International chair
Family & Individual Development

Homemaker Volunteer Hours 2021-2022

FRIENDSHIP CLUB	
CONNIE CLARY	362 HRS
ELAINE GUNTERMAN	76 HRS
JANICE FOSTER	213 HRS
LINDA COLEMAN	614 HRS
MARGARET FELTY	1,007 HRS
PAM LAMBERT	295 HRS
MARGARET SCOTT	77 HRS
BRENDA PINKSTON	429 HRS
SUE BERRY	1,860 HRS
DOROTHY JONES	69 HRS
BONNIE KINNEY	110 HRS
THERESA LANCASTER	267 HRS
MECHELE ARNOLD	957 HRS
BEECH GROVE/GLENVILLE	
KATHRYN YOUNG	35 HRS
TERESA YOUNG	35 HRS
CARLA TROUTMAN	134 HRS
PHYLLIS GLOVER	13 HRS
SHARON BARNETT	1,066 HRS



Showers of Blessings

September 20th, 2022

RSVP by Sept. 8th, 2022

Registration 10:30 am.

Program 11:00 am.

Cost \$15

Green River Area Annual
Homemaker Meeting
Hawesville Baptist Church
290 Main Street
Hawesville, KY 42348

Please bring a non-perishable item

Green River Area Homemaker Annual Meeting

Each county is asked to bring a gift basket for the silent auction. Proceeds will go towards ovarian cancer screening and research. **Please bring in a non-perishable item for Blessing Boxes.** Tickets can be purchased at the McLean County Extension Office.

KENTUCKY STATE FAIR

Check out the Kentucky State Fair at www.kystatefair.org Make plans to attend and check out Cloverville for all the 4-H entries from all the counties in Kentucky!

Homemaker Dues

There will be KEHA dues increase of a \$1 for this year. New dues for 2022-2023 are now \$11.

Letter from Homemaker President Sharon Barnett

Hello ladies,

I just wanted to say "thank you" for another good year. We got a lot accomplished this year for the Mclean county homemakers. A big "thank you" to those who helped with the fair in whatever capacity. The concession that we helped with did very well this year and we were able to clear enough to put \$500 in the scholarship fund for the New Year. I just wish that we had more participation from our county homemakers on bringing in exhibits. Yes, if you did not make it out to see the exhibits, we were at an all-time record low. I know it has been a busy year, I just hope we can do better next year. We will be putting the open home catalog out around the first of 2023 and hopefully, that will give everyone plenty of time to prepare. Ray Toor held another 4-H camp on June 28 & 29. Seven attended the camp at Myer Creek Park to get their entries for the fair done. We helped with this event in a small way, but it was good to see them being able to get this accomplished for their fair projects.

There was a meet and greet held on July 28 for Kelly Bland our new FCS/4-H agent and Jackie Underwood our temporary Program Assistant. If you did not attend please welcome them when you see them. Kelly has a lot of good ideas, so let us give her a lot of support. Just to let everyone know, the state has filled six of the seven FCS openings in our area.

The council met on July 27 to get all the reports done and sent in as well as finalize the 2021-2022 year. We have several things we are looking at doing in the 2022-2023 year. If you have anything you would like to see done, write it down and give it to Bonnie Kinney or myself as your club presidents. The area annual meeting is coming up along with the quilt show and KEHA week all in October more info will be in this newsletter and upcoming ones.

In closing, I know we have been coping with a lot of things and our participation numbers are down, but we depend on each other for our meetings and our events. If you do not participate it hurts us all, with just a few homemakers showing up and doing everything all the time, wears that homemaker down and they wonder "why".

From your president who appreciates all of you , thanks.

Sharon Barnett

Open Home Division
Overall Grand Champion: Deborah Troop
Home Furnishings Quilting Division
Grand Champion: Dorothy Pinkston

- 1001 Scrap Quilt, using scraps of 20 or more fabrics Machine quilted by maker: Mechele Arnold 1st
- 1002 Scrap Quilt, using scraps of 20 or more fabrics Machine quilted by someone else: Dorothy Pinkston 1st
- 1006 Cotton Quilt, appliqued, Hand quilted by maker: Jannett Baggett 1st
- 1014 Cotton Quilt, top only, pieced: Dorothy Pinkston 1st/ Mechele Arnold 2nd
- 1031 Senior Citizen Quilt-Made by 65 or over Machine quilted by someone else: Dorothy Pinkston 1st
- 1033 Small Quilt Machine quilted by maker: Mechele Arnold 1st
- 1034 Small Quilt Machine quilted by someone else: Katrina Miller 1st
- 1039 Miniature Quilt, no larger than 18" X18": Mechele Arnold 2nd
- 1041 Afghan, Knitted: Katrina Miller 2nd
- 1042 Afghan, Crocheted: Nina Rickard 2nd

Home Furnishings Division:
Home Furnishings Division Grand Champion: Deborah Troop

- 1048 Painted Item: Deborah Troop 1st
- 1049 Hand Woven Basket: Pattie Shanks 1st/ Katrina Miller 2nd
- 1051 Wall hanging textile machine quilted: Mechele Arnold 1st
- 1054 Door Decoration other: Sue Benny 1st/ Katrina Miller 2nd/ Janet Clark 3rd
- 1056 Misc. Home Furnishings not listed above: Deborah Troop 1st/ Mechele Arnold 2nd/ Janet Clark 3rd
- 1135 Miscellaneous adult 40-60: Mischelle Pinkston 1st
- 1136 Miscellaneous adults over 60: Nina Rickard 1st/ Sue Benny 2nd/ Deborah Troop 3rd/ Patti Shanks
- 1137 Participation/ Mechele Arnold Participation
- 1137 Woodcraft Item, Adult Only: Deborah Troop 1st/ Janet Clark 2nd

Textiles Division
Textiles Division Grand Champion: Ayla Vanover

- 1068 Ladies Skirt: Ayla Vanover 1st/ Deborah Troop 2nd
- 1076 Apron: Janet Clark 1st
- 1077 Vest: Deborah Troop 1st
- 1094 Knitted sweater, vest, cape, shawl, or scarf: Pattie Shanks 1st/ Katrina Miller 2nd
- 1095 Knitted Baby Article: Pattie Shanks 1st
- 1097 Crocheted sweater, vest, cape, shawl, or scarf: Deborah Troop 1st/Pattie Shanks 2nd
- 1098 Crocheted baby article: Jannett Baggett 1st
- ¹⁰⁹⁹ Miscellaneous Crocheting: Katrina Miller 1st, Jannett Baggett 2nd

Needlework Division
Needlework Division Grand Champion Katrina Miller

- 1100 Table runner: Mechele Arnold 1st
- 1101 Plastic Canvas Needlepoint Item: Robin Long 1st
- 1112 Counted Cross Stitch Picture under 12": Robin Long 1st
- 1115 Counted Cross Stitch Item: Mechele Arnold 1st
- 1120 Tote bag: Jannett Baggett 1st
- 1123 Machine Embroidery Item: Katrina Miller 1st
- 1125 Casserole Carrier: Janet Clark 2nd

Fine Arts Division
Grand Champion: Nina Rickard

- 1149 Best Oil Painting: Nina Rickard 1st/ Deborah Troop 2nd
- 1151 Best watercolor painting: Kasey Stewart 1st
- 1155 Best Ink Sketch: Jed Vanover 1st
- 1156 Best mixed medium: Deborah Troop 1st

Photography Division:
Grand Champion: Keitha Duke
Color:

- 1171 Portraits (head or full figure, posed or informal): Jed Vanover 1st/ Keitha Duke 2nd
- 1172 Human interest (candid, people interacting): Jed Vanover 1st
- 1173 Scenic (landscapes, water, sunsets, buildings, roads, etc.): Jed Vanover 1st
- 1174 Floral (flowers, gardens, plants): Robin Long 1st
- 1175 Animals (wild or domestic, pets): Keitha Duke 1st / Jed Vanover 2nd / Tiffany Arnold 3rd
- 1177 Unclassified (abstract, still life, humor, houses, illustrative): Tiffany Arnold 1st

Canning Division:
Overall Grand Champion: Carla Troutman
Fruits:

- 1212 Peaches: Joyce Rickard 2nd
- 1213 Apples: Carla Troutman 2nd
- 1214 Cherries: Carla Troutman 2nd
- 1215 Blackberries: Carla Troutman 1st
- 1216 Pears: Joyce Rickard 1st
- 1217 Applesauce: Joyce Rickard 1st/ Carla Troutman 2nd
- 1224 Green beans: Carla Troutman 1st / Joyce Rickard 2nd
- 1225 Tomatoes: Carla Troutman 2nd
- 1226 Tomato Juice: Joyce Rickard 1st / Carla Troutman 2nd
- 1227 Carrots: Carla Troutman 1st
- 1228 Sliced Green Tomatoes: Carla Troutman 1st
- 1229 Sauerkraut: Carla Troutman 1st
- 1230 Baby Beets: Joyce Rickard 1st
- 1231 Soup Mixture: Carla Troutman 1st

Pickles and Relish:

- 1241 Cucumber pickles: Carla Troutman 1st / Mischelle Pinkston 2nd
- 1244 Soup Mixture: Carla Troutman 1st
- 1245 Bread and Butter Pickles: Carla Troutman 1st
- 1249 Any pickle not mentioned above: Joyce Rickard 1st / Carla Troutman 2nd
- 1251 Sweet relish: Carla Troutman 2nd
- 1252 Pepper relish: Joyce Rickard 1st / Carla Troutman 2nd
- 1254 Pickles and Relishes: Carla Troutman 1st
- 1257 Salsa: Vicki Ventura 1st / Carla Troutman 2nd

Soft spreads – Jellies, Jams, and Preserves

- 1265 Apple Jelly: Carla Troutman 1st
- 1271 Any other Jelly, not mentioned above: Carla Troutman 2nd
- 1272 Blackberry Jam: Jed Vanover 1st
- 1273 Strawberry Jam: Guy Howard 1st
- 1275 Any other jam not mentioned above: Carla Troutman 1st
- 1276 Apple Butter: Carla Troutman 1st / Joyce Rickard 2nd
- 1280 Pear Preserves: Carla Troutman 1st
- 1283 Strawberry Preserves: Carla Troutman 1st

Baked Goods Division:

Overall Grand Champion: Carla Troutman

Bread:

- 1292 Yeast Rolls (6): Carla Troutman 2nd
- 1297 Banana Bread, ½ loaf: Carla Troutman 1st

Cookies:

- 1321 Oatmeal cookies: Gavin Vanover 1st
- 1326 Your favorite cookies not listed: Carla Troutman 1st

Candies:

- 1350 Fudge: Carla Troutman 1st

Floral Division:

Grand Champion: Carla Troutman

- 1
- 354 Hybrid Tea Rose, single bloom: Carla Troutman 1st
- 1379 Design featuring Wildflowers: Ayla Vanover 1st / Deborah Troop 2nd
- 1388 Arrangement of 3 or fewer flowers, artificial: Trinity Holmes 1st

Youth Arts and Crafts Division:

Grand Champion: Ruby Duke

Ages 4 and under only:

- 1396 Coloring book page, preschool: Ava Duke 1st / Whitley Vanover 2nd
- 1397 Finger painting: Whitley Vanover 1st / Kieren Bell 2nd
- 1400 Water Color: Whitley Vanover 1st
- 1403 Birdhouse, Decorated/Painted: Ava Duke 1st / Whitley Vanover 2nd
- 1405 Bible School Crafts: Whitley Vanover 1st / Ava Duke 2nd
- 1406 Jewelry: Whitley Vanover 1st

Ages 5-7 year olds only:

- 1410 Coloring book page: Gavin Vanover 1st / Ruby Duke 2nd
- 1411 Watercolor: Gavin Vanover 1st / Ruby Duke 2nd
- 1412 Marker drawing: Gavin Vanover 1st / Kieren Bell 2nd
- 1413 Crayon drawing: Gavin Vanover 1st

**Men's Corner Division:
Grand Champion: Steven Ruby**

- 1473 Hand Carved Wood Item, Large: Steven Ruby 1st
1484 Miscellaneous: Ronnie Gunterman 1st

**Holiday Division:
Grand Champion: Mechele Arnold**

- 1493 Easter: Janet Clark 1st
1498 Halloween: Keitha Duke 1st / Mechele Arnold 2nd / Robin Long 3rd
1499 Thanksgiving: Deborah Troop 1st
1501 Christmas: Mechele Arnold 1st
1502 Christmas, made from a kit: Katrina Miller 1st

Youth Holiday Corner Division:

Grand Champion: Alliah Bellow

- 1602 Valentine's: Gavin Vanover 1st
1603 St.Patrick's Day: Whitley Vanover 1st
1604 Easter: Bailey Marshall 1st / Ella Crisp 2nd / Elizabeth Toor 3rd / Addison Marshall Participation
1605 Mother's Day: Bailey Marshall 1st / Whitley Vanover 2nd / Elizabeth Toor 3rd / Addison Marshall Participation
1608 4th of July: Whitley Vanover 1st / Ella Crisp 2nd / Gavin Vanover 3rd
1609 Halloween: Gavin Vanover 1st / Whitley Vanover 2nd
1610 Thanksgiving: Chance Marshall 1st / Gavin Vanover 2nd
1611 Veteran's Day: Chance Marshall 1st
1614 Any other National Holiday not mentioned above: Chance Marshall 1st / Ella Crisp 2nd

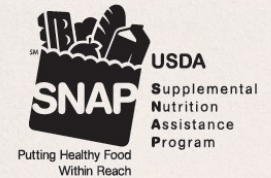
**McLean County Homemaker
Library**

Visit the McLean County
Homemaker Library. Located inside
the McLean County Cooperative
Extension Service. There are lots of
new and exciting books to check out.

Monday Through Friday
8:00 – 12:00
and



EASY BAKED FISH WITH PINEAPPLE SALSA



This institution is an equal opportunity provider. This material was partially funded by USDA's Supplemental Nutrition Assistance Program — SNAP.

- Nonstick cooking spray
- 1 1/2 pounds fish fillets (any mild-flavored fish like tilapia, catfish, cod, etc.)
- 1 teaspoon salt-free herb blend
- 2 tablespoons butter, melted
- Juice of 1 lime (optional)

1. Preheat oven to 400 degrees F. Coat the inside of a 9-by-13 baking pan with nonstick spray.
2. Arrange the fish fillets in a single layer in pan. After handling raw fish, wash hands with warm water and soap, scrubbing for 20 seconds.
3. Sprinkle herb blend over fish.
4. Pour melted butter over fish.
5. Finish with a squeeze of fresh lime juice, if desired.
6. Cover pan with foil.
7. Bake for 20 minutes, or until fish flakes easily with a fork and has reached an internal temperature of 145 degrees F.
8. Serve with Pineapple Salsa.
9. Store leftovers in the refrigerator within 2 hours.

Pineapple Salsa

- 1 (20-ounce) can pineapple tidbits, drained
- 1/4 red onion, finely diced
- 1/2 small jalapeno, finely minced and seeds removed
- 2 tablespoons lime juice
- 2 tablespoons cilantro or parsley (optional)

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Gently rub red onion and jalapeno under cool running water before preparing. Rinse cilantro under cool running water and pat dry before chopping.
3. Drain pineapple. (Juice can be saved to drink.)
4. In a medium-sized bowl, combine pineapple, onion, jalapeno, lime juice, and cilantro or parsley.

Makes 6 servings

Serving size: 4 ounces fish and 1/6 of salsa recipe

Cost per recipe: \$11.10

Cost per serving: \$1.85

Nutrition facts per serving:

200 calories; 7g total fat; 3.5g saturated fat; 0g trans fat; 75mg cholesterol; 85 mg sodium; 17g total carbohydrate; 1g dietary fiber; 14g total sugars; 0g added sugars; 19g protein; 70% Daily Value of vitamin D; 2% Daily Value of calcium; 6% Daily Value of iron; 10% Daily Value of potassium.

Sources:

Fish: Martha Yount, Nutrition Education Specialist, University of Kentucky Cooperative Extension

Pineapple Salsa: Lorie Dunn, Grant County SNAP-Ed Program Assistant Senior



ADULT HEALTH BULLETIN



AUGUST 2022

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

McLean County
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THIS MONTH'S TOPIC:

VACCINES AREN'T JUST FOR KIDS



You might know that the basics of a healthy life include making time for regular physical activity and eating right. However, there is an important step you might be missing. You need to stay up to date with vaccines and medical care. You might not realize you need vaccines throughout your adult life. That is why, during August, we celebrate National Immunization Awareness Month (NIAM). This annual observance highlights the importance of getting recommended vaccines throughout your lifespan.

Each year, thousands of adults in the United States get sick from diseases that vaccines could have prevented. Vaccines play an important role in keeping us all healthy. Vaccines save lives by protecting us from serious diseases, such as COVID-19,

Continued on the back →



Everyone should get a flu vaccine every year before the end of October, if possible.

→ Continued from page 1

measles, and whooping cough. Therefore, it is important to know the facts about vaccines, immunization, and vaccine-preventable diseases.

Vaccines are important to your health, and here are three reasons why:

- 1. Vaccines lower your chance of getting sick.** Vaccines work with your body's natural defenses to lower the chances of getting certain diseases as well as suffering complications from these diseases.
- 2. Vaccines lower your chance of spreading certain diseases.** There are many things you want to pass on to your loved ones: a vaccine-preventable disease is not one of them. Infants, older adults, and people with weakened immune systems (like those undergoing cancer treatment) are especially vulnerable to vaccine-preventable diseases.
- 3. Vaccines are one of the safest ways to protect your health.** Vaccine side effects are usually mild and go away on their own. Severe side effects are very rare.

What vaccines do you need?

- Everyone should get a flu vaccine every year before the end of October, if possible.
- Adults need a Td/Tdap vaccine every 10 years to protect against tetanus, diphtheria, and pertussis (whooping cough).
- Healthy adults 50 years and older should get a shingles vaccine.

Adults may need other vaccines based on health conditions, their job, lifestyle, or travel habits. Based on your age, health conditions, childhood vaccines, and other factors, you may need vaccines against other illnesses such as:

- Chickenpox
- Hepatitis A
- Hepatitis B
- Human Papillomavirus (HPV)



- MMR (measles, mumps, rubella)
- Meningococcal
- Pneumococcal

If you are traveling abroad, you might need additional vaccines depending on your destination. Vaccines prevent diseases that can be very serious. All adults need vaccines to help protect themselves and others. Talk with your health-care professional to make sure you are up to date with the vaccines recommended for you.

REFERENCES:

- <https://www.cdc.gov/vaccines/growing/images/global/CDC-Growing-Up-with-Vaccines.pdf>
- <https://www.cdc.gov/vaccines/hcp/adults>
- <https://www.cdc.gov/vaccines/hcp/adults/downloads/fs-vaccines-need.pdf>

ADULT
HEALTH BULLETIN

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MONEYWISE

VALUING PEOPLE. VALUING MONEY.

AUGUST 2022

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

THIS MONTH'S TOPIC: INVESTING BASICS: MAKING YOUR MONEY WORK FOR YOU

Investing your money wisely can help it grow over time. Like compost in a garden, investment products are tools to promote financial growth. Each product has unique value and risk. With higher risk comes the potential for higher reward (or loss). Before investing, be sure you understand the basics of each product.



TYPES OF INVESTMENT PRODUCTS

Your investment portfolio is a collection of the different financial investments you've made at any one time. A portfolio may contain a wide range of assets including real estate, art, or private and public investments. There are several types of investment products, but three common choices are stocks, bonds, and mutual funds.

- **Stocks** represent a fraction of a corporation's ownership. When you own stock, it entitles you to a percentage of the company's profits. Units of stock are called "shares." Stocks offer long-term potential for growth over time. However, stock prices can vary greatly and fluctuate with the market and economy.
- **Bonds** are one-time loans you make to the government or a company for a set period time. In exchange for your money, you receive interest payments. Bonds are generally viewed

as "safer" investments than stocks because they are less volatile, or subject to change. If the bonds are held to maturity, you may earn back the principal (i.e., the initial amount invested), plus any interest earned.

- **Mutual Funds** are professionally managed investment pools where companies invest combined money from investors into a variety of different securities like stocks and bonds. When you invest in a mutual fund, you receive income from its portfolio, or its combined holdings.

INVESTMENT CONSIDERATIONS

As you build an investment portfolio, there are different strategies you can use to generate wealth based on your personal preferences, financial situation, and willingness to take risk. There are four important considerations for investing: time, risk, diversification, and fees. Ask yourself four questions:



DO NOT INVEST MORE THAN YOU CAN AFFORD TO LOSE



- **Time.** *When do I want to invest?* Time is essential in investing. The longer you invest, the more time your money has to grow. Time also allows for fluctuations in the economy and financial market.
- **Risk.** *What amount of risk am I willing to take?* Most investments come with some risk. Consider your current financial situation and select an option that feels comfortable. Do not invest more than you can afford to lose.
- **Diversification.** *Are my investments diversified, or varied?* Diversifying your investments means spreading them out to help minimize risk. In other words, diversification is “not putting all your eggs in one basket.” If one investment doesn’t do as well as you hoped, you still have other investments to fall back on.
- **Fees.** *How much am I paying in investment fees?* Investments have fees, especially if you are paying someone else to manage investments for you. Always read all the fine print before investing and consider how fees affect your bottom dollar.

GETTING STARTED

To begin investing, think about your budget. How much money can you reasonably invest each

month after paying bills, contributing to your savings and retirement funds, etc.? Like savings accounts, investments can start small — especially while you learn to invest wisely. Also, consider how much time you can dedicate to managing your investments. Hiring a licensed professional may be a good option if you lack the knowledge or time to manage investments effectively.

You also can invest through a retirement fund. Whether through your employer or on your own, retirement funds can kickstart an investing journey. Some retirement funds allow you to manage how your money is invested. Others manage the investments for you. For more information on investing through retirement plans, visit <https://www.irs.gov/retirement-plans>.

Finally, when considering investment opportunities, always take time to learn. For a detailed guide on getting started with investing, visit <https://www.sec.gov/investor/pubs/sec-guide-to-savings-and-investing.pdf>. You also can contact the U.S. Securities and Exchange Commission (SEC) with questions at (800) SEC-0330 or at <https://www.investor.gov/>.

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