

GREENUP COUNTY FAMILY AND CONSUMER SCIENCES NEWSLETTER

Cooperative Extension Service
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Lora Pullin, Greenup County Family & Consumer Sciences Agent

HOMEMAKERS COUNCIL MEETING OCTOBER 19, 2022

The Greenup County Homemakers Council Meeting will be held at the Extension Office on Wednesday, October 19, 2022. The Executive Committee will meet beginning at 9am in the Conference Room. The Council meeting will begin at 10:00 am in the large meeting room. We understand there will be conflicts but please make every effort for at least one officer from each club to be present. Please come join us as we move forward into the 2022-2023 year.

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KEHA WEEK OCTOBER 9-15, 2022

Join us in celebrating KEHA week with our theme "Let you light shine!" October 9-15, 2022, is Kentucky Extension Homemakers Association Week. Come prepared to share your celebrations and successes from your club at our Homemakers Council Meeting on October 19, 2022. Watch the Greenup County Homemakers Facebook page for fun and interactive games during the week.

There is also a paper copy of the Milestone Journal included in the newsletter if you would prefer to participate that way. If so please mail the journal to Lora Pullin, 35 Wurtland Ave. Wurtland, KY 41144 upon completion.



OCTOBER 2022

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23/30	24/31	25	26	27	28	29

SCHEDULE OF EVENTS

- Oct 1: Old Fashion Days
- Oct 1: NEA Annual Meeting- Magoffin County Host
- Oct 12: Quilt Guild Sit 'N Sew— 9:00am-3:30pm at Extension Office
- Oct 18: Dining with Diabetes— Extension Office— 1-3pm— Registration Required
- Oct 19: HM Executive Council Meeting at Extension Office—9am
- Oct 19: HM Council Meeting at Extension Office— 10am
- Oct 22: Cultural Arts Corner: Winter Craft Class— Extension Office— 10 am or 6pm (registration required)
- Oct 25: Dining with Diabetes— Extension Office— 1-3pm— Registration Required
- Oct 26: Quilt Guild meeting— 10:00am at Extension Office

THOUGHT FOR THE MONTH

“Beauty comes in all shapes and sizes. Small, large, circle, square, thin crust, stuffed crust, extra toppings.”
 ~ Anonymous

ROLL CALL

October is National Pizza month. Name your favorite pizza topping.



NOVEMBER 2022

Sun	Mon	Tue	Wed	Thu	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			

SCHEDULE OF EVENTS

- Nov 1: Dining with Diabetes— Extension Office— 1-3pm— Registration Required
- Nov 5: Holiday Market— McConnell House— Noon-5:00pm
- Nov 8: Dining with Diabetes— Extension Office— 1-3pm— Registration Required
- Nov 9: Quilt Guild Sit 'N Sew— 9:00am-3:30pm at Extension Office
- Nov 23: Quilt Guild meeting— 10:00am at Extension Office
- Nov 24 & 25: Office Closed
- Nov 29— Decorate Lodge at Greenbo

THOUGHT FOR THE MONTH

“We must find time to stop and thank the people who make a difference in our lives.”
 ~ John F. Kennedy

Looking ahead:

- Dec 3 & 4— (Subject to change) Christmas Open House at Greenbo

ROLL CALL

In November we celebrate Thanksgiving. What is one thing you are thankful for this year?



**KEHA WEEK:
DATE TO REMEMBER**

- Oct. 1 – Application deadline for KEHA Leadership Academy.
 - Oct. 9-15 – KEHA Week with the theme of “Let Your Light Shine!”
 - Oct. 15 – Deadline for submitting session proposals for the 2023 KEHA State Meeting.
- Oct. 31 – Due date to send Area KEHA Officer Directories to the KEHA President and State Advisor. Use directory form found in the [KEHA Manual Appendix](#) pages 12-13.
- Nov. 1 – Leadership Academy participants will be notified.
 - Nov. 15 – Due date to nominate new members for the Master Farm Homemakers Guild.
 - Nov. 15 – Due date for 990N (e-postcard) or 990 tax return for 501(c)(3) groups with a fiscal year ending June 30.
 - Dec. 15 – County dues due to the County Treasurer, Lorna Saylor. Dues are \$10.00 per member. One check is to be written per club & mailed with membership cards to the Extension Office c/o Lorna Saylor.

2022 GREENBO OPEN HOUSE

It's time to start thinking about our decorating project for the Greenbo Lodge. The theme is “Down Memory Lane,” so any colors and/or decorations can be used. Please mark your calendars for the dates listed below!

Dates of the Open House are:

- November 29—Decorating of Lodge
- December 3 & 4—Open House
- January 3—Removal of decorating items
- All dates/times are subject to change at this time

KEHA NEWS & NOTES

Last Call for Leadership Academy! – Applications for the Leadership Academy are due to your KEHA Area President by Oct. 1 to be considered. The application form is available on the KEHA website under [Member Resources](#). This second KEHA [Leadership Academy](#) will take place on March 1-3, 2023, at Blue Licks Battlefield State Resort Park. The goal of the academy is to strengthen leadership skills for emerging leaders within the organization and increase the pool of leaders available to hold county, area, and state level elected and appointed positions. The academy will recruit up to 30 participants. Each area is encouraged to provide the names of two delegates and one alternate. The application deadline is Oct. 1 and participants will be notified Nov. 1. Please promote within your county and encourage eligible members to apply.

2023 State Meeting – The next KEHA State Meeting will take place May 9-11, 2023, at the Crowne Plaza in Louisville. The theme is “Let’s Take a Hike with KEHA.” Wilderness Trail Area will serve as the host area. The lodging room blocks are now open for reservations at a group rate of \$124/night. Details and contact information can be found on the [State Meeting](#) webpage.

Nominations Sought for Kentucky Master Farm Homemakers Guild – The Kentucky Master Farm Homemakers Guild is dedicated to honoring farm women and promoting agriculture in Kentucky. The Guild is currently accepting membership nominations from all Extension areas. A person recognized as a Kentucky Master Farm Homemaker:

- Is a member in good standing of the Kentucky Extension Homemakers Association and has been a member at least three years (mailbox members are eligible);
- Is a farm woman who owns a working farm and is included in the labor and/or management of the farm;
- Derives a percentage of the family income from the farm operation;
- Is knowledgeable and supportive of the Cooperative Extension Service;
- Gives unselfish service to her family, community, state, and nation; and
- Is nominated from the club, county and/or district where KEHA membership is held.

The County Info Sheet and details regarding the new member selection process are available on the [Master Farm Homemakers Guild web page](#). County nominees should **complete and submit the County Information form by Nov. 15.**



KEHA Week 2022

Join this year's KEHA Week celebration "Let your light shine!" from October 9-15, 2022. We are celebrating learning, leading, and serving through KEHA. Review the schedule for the week and plan now to join in the fun. Respond to each daily theme as noted below.

Meridian Monday - Share what guides you to confidently achieve your goals. Keep looking up like the meridian lines headed to the North Pole.

Tidal Wave Tuesday - What is your BIG idea for moving your homemaker club membership to the next level? Remember to share your idea at your next club meeting. Just think what a "tidal wave" your county will experience if each club implements one idea.

Wake Wednesday - Sharing ourselves is a core value of KEHA as a volunteer organization. What are you doing to leave a mark on your community? The ripples will spread like the wake behind a boat.

True Wind Thursday - Which way is the wind blowing? Take a moment to reflect on what your club is doing well and what things you might change. Are you sharing those things you're doing well and taking steps to change the others?

Fathom(able) Friday - What can you hardly fathom that you want to achieve? Could you run for club president or county president? Write down your dream and have the confidence to make it a reality.

Starboard Saturday - Leading and encouraging others are integral to KEHA. What are three things that you are doing RIGHT to build confidence in your fellow homemakers?

Share Your Responses

Post responses each day on the
Greenup County Homemakers Facebook page

Or

Send completed Milestone Journals to
Greenup County Extension Office
35 Wurtland Ave
Wurtland, KY 41144

True Wind Thursday

Which way is the wind blowing? Take a moment to reflect on what your club is doing well and what things you might change. Are you sharing those things you're doing well and taking steps to change the others?

Fathom(able) Friday

fathom:
a: a unit of length equal to six feet used especially for measuring the depth of water
b: to penetrate and come to understand

What can you hardly fathom that you want to achieve? Club president, county president? Write down your dream and have the confidence to make it a reality.

Starboard Saturday

Leading and encouraging others is integral to KEHA. What are three things that you are doing RIGHT to build confidence in your fellow homemakers?

Starboard:
a: the right side of a ship looking forward
b: to turn or port to the right

1. _____
2. _____
3. _____



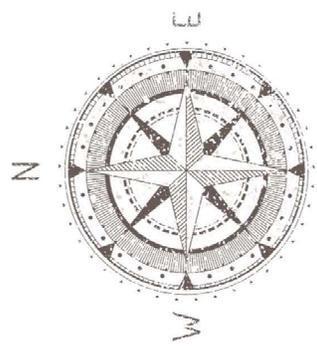
Let Your Light Shine!



NAME: _____



KEHA is an important part of your story. Use this Milestone Journal to guide your thoughts and feelings as you reflect on the many ways that your experience with your fellow homemakers has anchored and shaped you to confidently become the person you are today!



Meridian Monday

Share what guides you to confidently achieve your goals. Keep looking up like the meridian lines headed to the North Pole.

Meridian:
 a. a great circle on the surface of the earth passing through the poles
 b. a high point

Tidal Wave Tuesday

What is your BIG idea for moving your homemaker club membership to the next level? Remember to share your idea at your next club meeting. Just think what a "tidal wave" your county will experience if each club implements one idea.

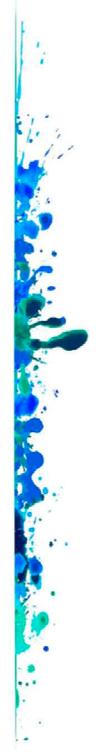
Invite three friends to take the plunge and join KEHA!

My friends' names: _____
 Did they join?
 YES NO
 YES NO
 YES NO

(Remember, gift certificates are available for giving the gift of membership.)

Wake Wednesday

Sharing ourselves is a core value of KEHA as a volunteer organization. What are you doing to leave a mark on your community? The ripples will spread like the wake behind a boat.





MONEYWISE

VALUING PEOPLE. VALUING MONEY.

OCTOBER 2022

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

THIS MONTH'S TOPIC: UNDERSTANDING YOUR CREDIT SCORE

Do you know your credit score? Credit scores provide lenders with an estimation of your ability to pay back borrowed money. Credit scores often shape the terms of any loans we receive, such as auto loans, mortgages, or credit cards. To understand your credit score, it is important to understand the individual components that make up credit scores and the reasoning behind them.

CREDIT SCORE COMPONENTS

Calculating a credit score uses five categories:

- **Payment history** is the largest part of your credit score. More than a third, 35%, of your score is from your history of late and on-time payments. Consistent on-time payments can increase your score, while late payments often have a negative effect.
- **Amounts owed** is the second largest part, accounting for 30% of a credit score. This section consists of several factors: How much debt do you have overall? How much of your available credit are you using (such as on credit cards)? How many accounts do you have open?
- **Length of credit history** makes up 15% of your credit score. This category considers how long your accounts have been open. While other categories show how well you have been



managing credit, this category shows how long you have been managing credit. If possible, keep long-standing accounts open — even if they go unused. Having a longer credit history may help you appear more reliable than consumers new to using credit.

- **New credit** accounts for 10% of a credit score. This category looks at the number of new accounts you have opened. Opening new accounts may briefly lower your credit score. It is wise to limit new accounts to only what is necessary for your current financial situation.
- **Credit mix** makes up 10% of your credit score and considers the different kinds of credit you are using. For example, do you have a mortgage, an auto loan, and two credit cards? Do you have five credit cards only?



CREDIT REPORTS PROVIDE DETAILED INFORMATION ABOUT YOUR CREDIT USE OVER TIME



CREDIT SCORE MEANING

Credit scores may range from 300 to 850. Higher scores signal that a borrower is lower risk to default on the loan and is more likely to pay on time. A higher score may allow you to receive lower interest rates when borrowing money. Each credit bureau uses a slightly different method to calculate your credit score, so your score may differ slightly between bureaus. *There are five general categories of scores ranging from poor to excellent or exceptional.* Each bureau may differ slightly in how they categorize credit scores. Generally, FICO credit scores are:

800-850: Exceptional, **740-799:** Very Good
670-739: Good, **580-669:** Fair, **300-579:** Poor

CREDIT REPORTS

Credit reports provide detailed information about your credit use over time. Three main credit bureaus provide credit reports: Equifax, Experian, and TransUnion. Federal law allows everyone to request one free credit report from each bureau per year at <https://www.annualcreditreport.com>. Note, this is the only federally authorized source from which to receive free credit reports. Be wary of other sites or companies when pulling your credit report or disclosing personal financial information.

Credit reports may include information such as the types and balances of accounts, dates the accounts were opened, and payment history for the account. Inquiry information also is shown, letting you know who has requested your credit report. Credit report inquiries are often run when applying for a loan or opening a new account. If you have filed for bankruptcy, this information is also included.

Sometimes the credit reporting bureaus make mistakes. If something seems wrong on your credit report, report it to the bureau. Inaccuracies may be in error, or they could be a sign of fraud or identity theft. Always promptly report suspected errors so they can be corrected or investigated. For information about reporting and disputing false information on your credit report, visit <https://consumer.ftc.gov/articles/disputing-errors-your-credit-reports>.

REFERENCES:

https://files.consumerfinance.gov/f/documents/cfpb_building_block_activities_all-about-credit-scores_handout.pdf

<https://www.usa.gov/credit-reports>

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



NATIONAL EXTENSION WORKING GROUP

LEARN THE BASICS ABOUT DIABETES.

MAKE HEALTHIER VERSIONS OF FAMILIAR FOODS.

LEARN NEW COOKING TECHNIQUES.

SAMPLE HEALTHY RECIPES.

Tuesday, October 18, 2022

1:00 p.m. - 3:00 p.m.

Greenup County Extension Office

Dining with Diabetes will consist of 4 weekly session beginning on
October 18, October 25, November 1, & November 8.

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.



APPLE SPINACH SALAD



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

Nutrition facts per serving:

250 calories; 19g total fat; 2g saturated fat; 0g trans fat; 0mg cholesterol; 110mg sodium; 20g total carbohydrate; 4g dietary fiber; 13g total sugars; 0g added sugars; 2g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 10% Daily Value of iron; 4% Daily Value of potassium.

Sources: Brooke Jenkins, Extension Specialist; and Jean Najor, Program Coordinator II, University of Kentucky Cooperative Extension Service

- 1 (10-ounce) bag baby spinach
- 1 large apple, diced
- 1/2 small red onion, thinly sliced
- 2 medium carrots, shredded
- 1/2 cup chopped pecans
- 1/2 cup dried cranberries

Dressing

- 1/3 cup olive oil
- 1/4 cup apple cider vinegar
- 1 tablespoon Dijon mustard
- 1/2 teaspoon honey
- 1/2 teaspoon garlic powder
- Salt and pepper to taste

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.

2. Gently scrub apple, red onion, and carrots with a clean vegetable brush under cool running water before preparing them.
3. Add all salad ingredients to a large bowl.
4. Add all dressing ingredients to a small jar with a lid. Shake well to combine. Pour the dressing over the salad and toss well to combine.
5. Serve immediately, and store leftovers in the refrigerator within 2 hours.

Makes 6 servings

Serving size: 2 1/2 cups

Cost per recipe: \$9.13

Cost per serving: \$1.52



ADULT HEALTH BULLETIN



OCTOBER 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>

Greenup County
Extension Office
35 Wurtland Ave.
Wurtland, KY
41144
(606) 836-0201

THIS MONTH'S TOPIC: BREAST CANCER AWARENESS



October as National Breast Cancer Awareness Month. This month is devoted to educating everyone about breast cancer and the importance of early detection and timely, high-quality care. Other than skin cancer, breast cancer is the most common cancer among American women.

Fast facts about breast cancer

- 1 in 8 women will be diagnosed with breast cancer in her lifetime — that's one person every 12 minutes in the U.S.
- The two greatest risk factors of breast cancer are **being female** and **getting older**.
- Most breast cancers are found in women who are 50 years old or older, but breast cancer also affects younger women.
- Men also get breast cancer, but it is not very common. About 1 out of every 100 breast cancers diagnosed in the United States is found in a man.

Continued on the back →



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Disabilities
accommodated
with prior notification.

For those at average risk, doctors recommend getting a mammogram every year starting at age 40.



➔ **Continued from page 1**

Symptoms of breast cancer

- Any change in the size or the shape of the breast
- Pain in any area of the breast
- Nipple discharge other than breast milk (including blood)
- A new lump in the breast or underarm

If you have any of these signs, see your doctor right away. Keep in mind that some people diagnosed with breast cancer have no symptoms.

Know your risks

Knowing your family history is vital. Talk to your family and share that family health history information with your doctor to see how that history influences your risk of breast cancer. You and your doctor can create a personalized plan to monitor for signs of the disease.

Get screened

For those at average risk, doctors recommend getting a mammogram every year starting at

age 40. If there are any signs of breast cancer, finding it early and treating it early can save your life.

Make healthy lifestyle choices

Living a healthy lifestyle may lower your risk of breast cancer. Maintain a healthy weight, limit alcohol intake, and exercise regularly.

Know your normal

It is important to know what is normal for you and your body. If you notice something that does not look or feel right, notify your health-care provider. Early detection and effective treatment are critical to reducing breast cancer deaths.

REFERENCES:

- <https://www.cdc.gov/cancer/dcpc/resources/features/breastcancerawareness>
- <https://www.cancer.org/cancer/breast-cancer/risk-and-prevention.html>

ADULT
HEALTH BULLETIN

Written by:
Dr. Natalie Jones, MPH, DrPH
Edited by: Alyssa Simms
Designed by: Rusty Manseau
Stock images:
123RF.com





HONEY MUSTARD CHICKEN TENDERS



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

- *1/3 cup low-fat mayonnaise*
 - *2 tablespoons honey*
 - *2 tablespoons mustard, any type*
 - *1/2 teaspoon garlic powder*
 - *1/2 teaspoon paprika (optional)*
 - *1/4 teaspoon black pepper*
 - *1 1/2 pounds uncooked chicken tenders or boneless chicken breast, sliced into strips*
 - *Nonstick cooking spray*
 - *2 cups panko breadcrumbs*
1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
 2. In a medium bowl, combine mayonnaise, honey, mustard, garlic powder, paprika (optional), and black pepper. Stir well.
 3. Trim any fat from chicken. After handling raw poultry, scrub hands with warm water and soap, for at least 20 seconds.
 4. Using tongs, add chicken to sauce in bowl. Turn pieces over to coat all sides with sauce.

5. Refrigerate chicken for 30 minutes, turning over once or twice.
6. Preheat oven to 400 degrees F.
7. Lightly coat a baking sheet pan with nonstick spray.
8. Place breadcrumbs in a shallow bowl. Lift chicken out of bowl one piece at a time, keeping a good layer of sauce on the chicken. Put chicken on the breadcrumbs and turn to coat all sides. Discard any remaining sauce.
9. Place chicken pieces on pan in a single layer.
10. Bake for 15 minutes. Remove pan from oven and carefully turn chicken pieces over.
11. Return pan to oven and bake 10 more minutes, or until a thermometer inserted into the thickest piece reads 165 degrees F.
12. Store leftovers in the refrigerator within 2 hours.

Makes 6 servings
Serving size: 4 ounces
Cost per recipe: \$9.45
Cost per serving: \$1.58

Nutrition facts per serving:

270 calories; 5g total fat; 1.5g saturated fat; 0g trans fat; 80mg cholesterol; 280mg sodium; 27g total carbohydrate; 0g dietary fiber; 7g total sugars; 0g added sugars; 29g protein; 0% Daily Value of vitamin D; 0% Daily Value of calcium; 10% Daily Value of iron; 0% Daily Value of potassium.

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





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College of Agriculture,
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Cooperative Extension Service

Greenup County Extension Services
35 Wurtland Avenue
Wurtland, KY 41144

RETURN SERVICE REQUESTED

Sincerely,

Lora B. Pullin

Lora Pullin,
Greenup County
Extension Agent for
Family and Consumer
Sciences

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