

MAY 2023



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

Cooperative Extension Service

Fayette County Extension 1140 Harry Sykes Way Lexington, KY 40504 Phone (859) 257-5582 Email: fayette.ext@uky.edu http://fayette.ca.uky.edu/



YOU'RE INVITED!



2023 FAYETTE COUNTY EXTENSION HOMEMAKER ANNUAL MEETING



The Fayette County Homemakers are hosting their annual meeting!
The theme this year is "Bloom Where You're Planted." We are
excited to celebrate the blooming of our 'new beginnings' from
August as we gather to recollect our past year and envision a
productive Summer! We look forward to seeing you there!

Menu: pimento cheese/chicken salad and croissants (make-your-own sandwich), cole slaw, pasta salad, fruit salad, sweet tea/lemonade/water. Catering by Aunt Peaches.

Cost: \$15

Entertainment: SCAPA Jazz Band "The Groove Merchants"

Basket Raffle to support our scholarship program.





Make check payable to: Fayette County Extension Homemakers Return to: Homemaker Annual Meeting, 1140 Harry Sykes Way, Lexington, KY 40504

Registration Deadline: May 8, 2023

Fayette County Homemakers Annual Meeting Registration

Name______Phone_____ Club Chicken Salad____ or Pimento Cheese____

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





Homemaker Officers/Chairs Needed for 2023-2024

We need to fill the following positions: President - Vice President - Secretary - Chairman of Special Committees (ex-Environmental, Leadership Development, Management and Safety, Family and Individual Development, Joy of Giving. International, Cultural Arts, and Food and Nutrition) See your handbooks! Contact the Extension Office if interested!



Kentucky Proud Evenings is a series of monthly author talks hosted at the Extension Office. Each author is local to Kentucky and is connected to the community and history of the Commonwealth. Each event will have <u>Plate It Up!</u> Kentucky Proud food samples for those attending. Each session is FREE and will begin at 6:00pm. Register on-line: https://fayette.ca.uky.edu/classregistration or call the office at 859-257-5582 to register!

Wednesday, May 17, 2023: Randolph Paul Runyon, The Assault on Elisha Green

In *The Assault on Elisha Green: Race and Religion in a Kentucky Community*, historian Randolph Paul Runyon recounts one man's pursuit of justice over violence and racism in the nineteenth century. He tells the story of Green's life and follows the network of relationships that led to the event of the assault. Tracing these three men's lives brings the reader from the slavery era to the eve of the First World War, from Kentucky to New Mexico, from Covington to the Kentucky River Palisades, with particular focus on Mason and Bourbon Counties.

Thursday, June 22, 2023

Sarah L. Hall, <u>Sown in the Stars: Planting by the</u> Signs

A timely and illuminating look at the custom of planting by the signs and its past, present, and future, as told from the perspectives of farmers in central and eastern Kentucky.

Thursday, July 27, 2023

Heather Wibbels, <u>Bourbon is My Comfort Food</u> The definitive primer on mixing elegantly crafted bourbon cocktails for those looking to imbibe on the spirit and history of one of the world's most soughtafter liquors.

Albert W.A. Schmid, <u>Bourbon 101</u>
A distinctive and introductory approach to learning about all-things bourbon including its history, production, and enduring cultural identity.

Michael Veach, <u>Kentucky Bourbon Whiskey: An American Heritage</u>

This book shines a light on bourbon's pivotal place in our national heritage, presenting the most complete and wide-ranging history of bourbon available.

Jc job club KENTUCKY

The UK Cooperative Extension Service, UK Alumni Association UK Human Resources STEPS Temporary Employment are pleased to announce the winter/spring 2023 Job Club schedule.

The purpose of Job Club is to provide a positive environment for job seekers to meet, connect, share, and learn. Job Club is for you if you are motivated and currently out of work, underemployed or looking to make a career transition. The free group is open to the public and meets the second and fourth Tuesday of each month, from 9:00–10:15 a.m. Participants may attend online via zoom or at the Fayette County Extension Office, 1140 Harry Sykes Way, Lexington. In addition, recruiters and employers are always welcome and may have a one-minute spotlight to share active job leads with Job Club attendees.

Job Club Meeting Schedule May 9: Preparing for Your Next Interview

Presented by Audrey Jones, MSHRMD, SHRM-CP, HR Analyst, Lexington Fayette County Government This course is designed to provide employees with information and techniques to help them best present themselves as a candidate during the interview process. This course will provide an overview of interviewing fundamentals and tips on how to succeed in your next interview by illustrating several of the most common types of interview questions and insights into appropriate responses. It will also share ideas and suggestions to help candidates prepare for all aspects of an interview, from research to post-interview follow-up actions.

ONLINE ATTENDEES REGISTER HERE: https://bit.ly/JC5923

May 23: LinkedIn or LinkedOUT: How to Build a Knockout Profile & Network Yourself into Your Dream Job

Presented by Amanda Schagane, MSEd, CCC, CCSCC, CCTC, Associate Director, Alumni Career Services, UK

Are you tapping into your full networking potential on LinkedIn? This session will address how to build a robust profile and strategies for using LinkedIn to network yourself into new job leads.

ONLINE ATTENDEES REGISTER HERE: https://bit.ly/JC52323

Financial considerations in retirement

We often receive financial advice about the importance of retirement planning but less about what to do with our money once retirement arrives. If you are retired or will be soon, here are some tips to make your money go further.

Create a budget. Knowing how much money you have coming and going is a simple but important concept. First, consider all income sources. This includes Social Security benefits, employer-sponsored benefit plans and personal investments for many people.

Next, review your monthly expenses. Expenses include those that are fixed, like a mortgage or car payment, as well flexible expenses like groceries and utilities. You should also consider annual occasional expenses, like birthday gifts or vacations. Costs associated with new or continued hobbies may fit into the occasional expenses category. A key to financial health is understanding and controlling where your money goes.

Compare income to expenses to make sure ends meet. This will let you know if you are on target when creating monthly and annual budgets that work for your retirement income. You may find, especially if there are rising inflation rates, that your retirement income will not last as many years as you originally intended. This could require you to reduce your spending in some areas or get a post-retirement job to generate additional income.

If you have a spouse, go through the budgeting process together and communicate regularly about your retirement goals and ways to meet them.

Being retired does not mean that you should quit investing. Continuing to invest during retirement could help protect you against inflation the rising cost of everyday living expenses like clothing and food—and ensure your money lasts as long as you think it will. Many different investment options are available to retirees, and like before retirement, what you invest in will depend on how comfortable you are with risk. Often the investments that carry the most risk are the ones with the most potential to have a higher rate of return. Talk with your financial advisor about your options and risk tolerance.

Extension offices often offer financial education programs for people of all ages. To find one near you, contact the Fayette County Extension Office.

Source: Nichole Huff, extension specialist for family financial management



Triple Berry Crisp

Cooking spray 134 cup fresh blackberries 34 cup brown sugar 13/4 cup fresh blueberries 1¾ cup fresh strawberries ½ cup oats

3 tablespoons white sugar 3/4 teaspoon cinnamon

1/2 teaspoon nutmeg 1/2 cup flour 1/3 cup butter

Preheat oven to 375 degrees F. Spray the bottom and sides of an 8-by-8 inch baking pan with nonstick cooking spray. Wash berries. Do not let berries soak in water. Hull strawberries by removing the stems and green tops. Place blueberries, blackberries and strawberries in a mixing bowl. Sprinkle berries with white sugar and stir. Set aside. In a separate, large bowl, mix the brown sugar, flour, oats, cinnamon and nutmeg. Cut in the butter until crumbly. Pour berry mixture into baking pan. Sprinkle crumbly mixture over the berries. Bake for 30 minutes or until the top is golden brown.

Yield: 12, 1/2 cup servings

Nutritional Analysis: 160 calories, 6 g fat, 3.5 g saturated fat, 15 mg cholesterol, 0 mg sodium, 27 g carbohydrate, 3 g fiber, 19 g sugars, 2 g protein



For More Plate It Up Recipes, Visit: https://fcses.ca.uky.edu/content/plateit-kentucky-proud



Buying Kentucky Proud is easy, Look for the label your grocery store, farmers' market, or roadside stand.

Homemaker President Greetings

HAPPY MAY to All!

Since our last newsletter, we have sprung into Spring but are having summer like weather--- **SUMMER MAYBE** last weekend seemed like a balmy summer weekend! I opened the windows (--ugh! I soon discovered it was time to wash windows and window toppers) but I did enjoy the fresh air! Today it seems like a chilly spring day—I guess it is normal for Kentucky!

Here we are in MAY! May Day is May 1st! Do you remember May poles as children? Many European countries still honor them at various festivals!

I also remember growing up and hearing "April Showers bring May flowers!" I hope we are getting our soil and pots ready.... thinking ahead to what our flower, herb, vegetable, or gardens will look like! Now is the time to start!

- Check out the **Growing Community** that will take place on **Saturday, May 6th** at the Williams Wells Brown Community Center from **9am—12 noon**. They will have garden/plant giveaways, soil prep, planting, container gardening, maintenance, using fresh produce, and much more! Sounds like a great way to start the month of **May!**
- Continue to check out the classes in the special **By the Yard** horticulture newsletters. Great ideas and many free giveaways.
- Thanks to the many that worked and are continuing to work with the special quilting groups and sewing groups—
 Quilts and Baskets Rock!
- All sorts of classes focus on improved health with diabetes, yoga, exercise, healthy eating and more—check them out!

LET'S GET READY FOR OUR ANNUAL MEETING!!!

- Our theme is "Bloom where you're planted! May 22nd 6 pm at the Extension Office.
- Decorations for club tables should be around that theme—please register for your dinner \$15 per person.
- Entertainment will come from the SCAPA jazz band.
- A few reminders: If you have anything you want to share on the information table—send to Caroline to reserve a space.
- All clubs need to prepare a Raffle basket—bring your dollar bills \$\$\$ to donate to this effort—all monies go to the Scholarship fund.
- Please send any pictures from the year to Caroline also for our end of the year photo show!
- Cultural Arts Displays will be presented in the fall—keep working on your projects!
- Thanks in advance for all your work!

In the meantime, enjoy the month of **May** and....

- *Enjoy the famous **Kentucky Derby** and hopefully your horse will win! Try some new recipes and decorations with your own family or a fun get together time with friends— Decorate your own hat and have a Derby Party!
- *Mother's Day—show some love to our special moms and share some memories if your mother is deceased. Cards are wonderful!
- *Celebrate with friends and family at events like proms, graduations, weddings, and Memorial Day
- *Try and plan some **summertime vacations or short outings** to enjoy some fresh air and a new getaway—even if it is as close as a Kentucky state park!
- *Start planting new seeds and cleaning out garden beds and porches/decks.... Summer is coming soon!
- *Continue to be **safe**.....continue your health regiments—doctor visits, mammograms, updates on vaccines, etc.—stay healthy!

As I close out this newsletter, I close by saying THANK YOU to all listening ears and those taking the time to read our monthly letters of information, news, and activities. I have served as President of the Fayette County Homemakers many years prior to the Pandemic and Post-Pandemic.... even now as I write. Thanks again for your love, support, thoughts, and prayers. I say thanks to my team of officers and all Council support. Everyone has been great and so supportive! Over the years, I have learned a lot and grown from meeting new friends and working with all the clubs. We will have an official election at our annual meeting in a few weeks. Please continue to support our new officers and team members/committees in the future!

Take care!

Love to all!

Alyce Emerson, President



Aging Lunch and Learn Series

Join us for lunch as FCS hosts a watch series on popular aging topics presented by the American Society on Aging. Lunch will be provided.

<u>Time</u>: 12:45pm-2pm

Where: Fayette County Extension Office- 1140 Harry Sykes Way, Lexington, KY 40504

<u>Cost</u>: \$10 for series – Pay at the door with a check payable to Community FCS Program or exact cash. You may also pay online at the time of registration.

<u>Registration Required</u>: Call extension office at 859-257-5582 to register or register online at https://fayette.ca.uky.edu/classregistration -Space is limited!

*May 3rd- Addressing Ageism Part 1: Societal View of Ageism Part of the Empowering Professionals in Aging series. Presented by Home Instead, an Honor Company.



Molly Carpenter, MS, is an author, speaker, trainer, and family caregiver.



Lakelyn Eichenberger, PhD, is a gerontologist and caregiver advocate at Home Instead.

*May 9th, Navigating a Terminal Diagnosis: Understanding Patients' Options

Susan Wilhoit, MD, a is a national medical director for Compassion & Choices.



*May 24th- Hoarding Characteristics and Treatments for Older Adults



Catherine Ayers, PhD, ABPP, is a section chief at the VA San Diego Healthcare System, professor in the University of California San Diego (UCSD) department of Psychiatry, and faculty member of the joint doctoral program in Clinical Psychology for San Diego State University and UCSD

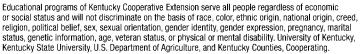
*June 6th, Advance Care Planning Education, Empowerment and Advocacy

Ottamissiah (Missy) Moore, RN, has a wealth of experience and knowledge in nursing that spans more than 37 years, including extensive experience in hospice, long-term care, nursing regulation, wound care, and networking.



*Please inform the office of any dietary restrictions at the time of registration.









JOIN US FOR... 2023 Calendar Cooking

COOKING THROUGH THE CALENDAR Fayette County Cooperative Extension Office

Join us at the Fayette County Extension office 6:00-7:30pm for our monthly cooking demonstration and sampling. Try tasty Nutrition Education Program Calendar recipes and discover strategies to eat healthier and cook at home!

FREE! Registration required to plan for food samples.

Register on-line: https://fayette.ca.uky.edu/classregistration
or call 859-257-5582.

May 24: Easy Tortilla Breakfast Pizza
June 21: Blueberry Cheesecake Bars
July 19: Tuscan Chicken and Pasta
August 16: Skillet Pork Chops with Peaches
September 27: One Pan Shrimp and Veggies
October 25: Italian One Pot Pasta and Beans
November 29: Slow Cooker Buffalo Chicken

Stuffed Sweet Potatoes



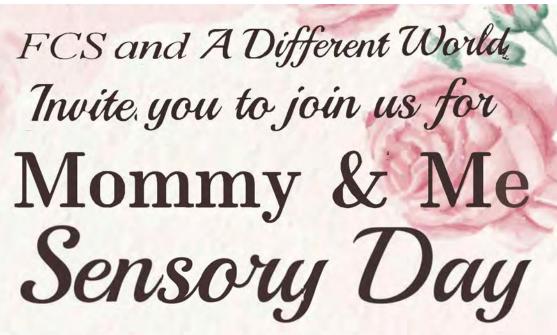














Come and join us for a mommy & me do together craft, snacks and some sensory fun!

May 21st 1pm-3pm

Please RSVP by calling the Fayette Co. Extension Office 859-257-5582

1140 Harry Sykes Way, Lexington, KY 40504

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SENSATIONAL SALADS

Salads have been a mainstay in menu planning for years as they add color, texture, and freshness to a meal. They are always a great way to add vegetables and other nutritious foods into the diet. Please join us for a lesson about building salads that are nutritious and balanced!



WHEN:

Thursday, June 15th 10-11am

WHERE:

Fayette County Extension Office 1140 Harry Sykes Way Lexington, KY 40504

FOR MORE INFORMATION:

Register Online: https://fayette.ca.uky.edu/ classregistration or call (859) 257-5582

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A DIFFERENT WORLD & FO

Presents



DAD & ME Sensory Celebration





CRAFTS | SNACKS | GAMES

Please RSVP by calling the Fayette Co. Extension Office 859-257-5582 1140 Harry Sykes Way, Lexington, KY 40504

Connerative Extension Service

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











MAY 2023

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

THIS MONTH'S TOPIC: ANYONE CAN BANK

There are many people in Kentucky who do not use banks regularly. An estimated 5.2% of Kentucky households were "unbanked" in 2021. That means no one in the household had a checking or savings account at a bank or credit union.

According to the FDIC, the top two reasons for not having a bank account are not having enough money to meet minimum balance requirements and not trusting banks. Other reasons may include having made banking mistakes in the past or using non-bank services instead, such as PayPal, Venmo, or Cash App. Let's look at a few common barriers that keep people from banking and consider potential benefits.

MINIMUM BALANCE REQUIREMENTS

Not having enough money to meet minimum balance requirements is the most-cited reason for being "unbanked." This requirement can vary widely by financial institution or account. Checking accounts have minimum balance requirements to ensure there is enough money to cover check, debit, or ATM transactions.

Banks must disclose all account fees up front, so the fees should never be a surprise. Customers can shop around to see which banks or credit unions

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have an account that suits their specific financial needs. With the availability of mobile and online banking options, you may even be able to use a bank outside of your town.

TRUSTWORTHINESS

Not trusting banks was the second-most cited reason for not having a bank account, followed by the desire for privacy by avoiding banks. Banks and credit unions provide deposit insurance for your accounts, which protects your money if anything happens to the institution. Also government agencies examine banks and credit unions to ensure safety, soundness, and consumer protection. The Bottom Line: Because banks are insured, a bank is a safer place to stash your cash than under your mattress or in a money jar.

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BANK ACCOUNTS ALSO OFFER EFFICIENT WAYS TO PAY BILLS BY WRITING CHECKS OR USING ONLINE OPTIONS



PAST BANKING MISTAKES

Banks use screening systems that provide information about the customer's banking history. If you have been denied an account because of past mistakes, there are steps you can take. Ask the bank employee why you were denied. The Fair Credit Reporting Act requires them to tell you. You can also request a copy of the screening report and dispute anything that is incorrect.

If you have made past financial mistakes, look for an institution that offers a second-chance account or secured account. A second-chance account may have extra limits in place to guide you as you establish your account. A secured account requires a deposit from you in reserve. Basically, you fund your account for a set amount of time to show you are a good customer.

USING NON-BANK SERVICES INSTEAD

People may use non-bank products instead of banks, including services like Venmo, PayPal, Cash App, money orders, payday loans, prepaid cards, and more. Non-bank services may be handy in a pinch but may not be the most secure or the least expensive option to use. Prepaid cards can have high fees, and, like cash, can be lost or stolen. Money transfer sites offer convenience, but you should not use them to store funds because they do not offer insurance protections like banks or credit unions. Other services like money orders and payday loans can come with steep fees that you could avoid with a bank account.

A bank account offers you the convenience of direct deposit, which may give you access to your funds sooner than depositing a check. Bank accounts also offer efficient ways to pay bills by writing checks or using online options. This can be faster and less expensive than buying money orders. Using a bank or credit union can save you money over other services.

REFERENCES:

Federal Deposit Insurance Corporation (FDIC). (2022). https://www.fdic.gov/analysis/household-survey/

May, K., et al. (2019). Recovering Your Finances, Unit 6: Understanding Banking. FRM-KM.008. University of Kentucky Cooperative Extension Service.

Written by: Kelly May | 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





FCS CLASSES

We are happy to offer you the following opportunities. Classes/events have limited enrollment so register **early** to assure a spot in the classes/events you wish to attend. All classes/events, including the "Free" ones, are "PRE-REGISTRATION" only. For classes/events with a class fee, registration and fee must be submitted to reserve a space.



Beautiful Blooms Quilt Class: May 11 & 25 - 10:00am-3:30pm.

In this class you will create a bright floral quilt. Choose fabrics with flowers, small polka dots and stripes to make your tulips, or go completely scrappy for a completely different look. A large floral border works well too. A single coordinating fabric for the centers of the tulips will make it all come together. This pretty quilt will enhance any space. Instructor: Liz Kingsland. **Cost: \$30 for Homemaker members; \$38 for non-members.** Yardage and cutting instructions will be provided upon registration.

<u>Basket of Many Colors Basket Class:</u> May 16 - 10:00am-4:00pm. This is small basket woven on a 5" round wood base. The pattern will be the reverse of this picture with the stakes in a selection of dyed Reed. Every one will be different based on choices of each student. Weavers will be natural in a continuous pattern. Handle added in Square or round top. This advanced beginner class is taught by Mary McAllister. **Cost: \$39 for homemaker members and \$47 for non-homemaker members.**





<u>Hanky Panky Quilt Class:</u> May 23 - 9:30am-2:30pm. Perfect for a beginner quilter, enough interest for intermediates. Excellent scrappy quilt so use up what you have! Instructor: Nancy Cann. **Cost: \$20 for homemaker members and \$28 for non-homemaker members.**

Make Checks Payable to:

Community FCS Programs

Return registration form and payment to:

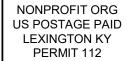
Fayette County Extension 1140 Harry Sykes Way, Lexington, KY 40504

FCS CLASS	AMOUNT	2023 FCS CLASS REGISTRATION FORM:
Beautiful Blooms Quilt—5/11		
Basket Class-5/16		Name:
Hanky Panky Quilt Class—5/23		Phone:
TOTAL FEE AMOUNT	\$	E-Mail:
		Address:
		City: State: Zin:

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RETURN SERVICE REQUESTED

Fayette County Extension Family and Consumer Sciences Newsletter



Fayette County Extension Service 1140 Harry Sykes Way Lexington, KY 40504 (859) 257-5582

Office Hours: 8:00am - 4:30pm - Monday-Friday

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