

# FAMILY & CONSUMER SCIENCES

Creating Healthy & Sustainable Families



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

OCTOBER 2022

Cooperative Extension Service

Fayette County Extension

1140 Harry Sykes Way

Lexington, KY 40504

Phone (859) 257-5582

Email: DL\_CES\_Fayette@email.uky.edu

<http://fayette.ca.uky.edu/>

## The Art of Eating Mindfully

Many of us eat mindlessly without recognizing it, sometimes leading to overeating or negative emotions around food. Join us for a class where you will learn about mindful eating practices and how to enjoy food with no distractions, creating an eating experience with increased awareness that is judgement and guilt free.

Join us for this Homemaker Lesson Leader Training on October 17, 2022 at 10:00am at the Fayette County Extension Office. Please call the office 859-257-5582 to RSVP if you plan to attend.



## New Homemaker Club

The Red Mile Homemaker club is beginning on the 4th Monday of each month from 10:00am-12:00pm. First meeting will be on October 24, 2022 at the Fayette County Extension Office.

Rita Hardman will be facilitating our October meeting and we plan to review the homemaker lessons for October and November. We will also be discussing the directions and activities that this new club will follow as we develop new friends and learning opportunities.

## Utha "Sally" Deen Scholarship Winner

Congratulations to Alyssa Burns a 2022 graduate of Lafayette High School as the winner of the \$500 Utha "Sally" Deen Scholarship. Alyssa is attending Sullivan University majoring in culinary arts.



We received this Thank You note from Alyssa.

*"Thank you so much for choosing me to be the recipient of the Utha Deen Scholarship! With this scholarship I was able to purchase a laptop computer to use for school. I look forward to starting culinary school at Sullivan University on September 26th. Thank you again for blessing me with this generous scholarship!"*

*Alyssa Burns*

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

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.

LEXINGTON, KY 40546



Disabilities  
accommodated  
with prior notification.

# Homemaker News Updates from KEHA

## **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.

**KEHA Week is Oct. 9-15** – It's time to plan for KEHA Week Oct. 9-15, 2022. The tagline for the celebration this year is **Let Your Light Shine!** to match KEHA President Brenda Hammons' Program of Work theme. Find materials online on the [KEHA Week](#) webpage.

**Sign Up to Present at State Meeting** – Calling all homemakers with information to share! Learning session proposals for the 2023 KEHA State Meeting are due by Oct. 15. KEHA members are encouraged to share their knowledge by presenting a learning session. The form can be found on the [State Meeting](#) webpage. Send the form to: Henrietta Sheffel, KEHA 1st Vice President, 1801 Little Creek Road, Jackson, KY 41339 or [hsheffel@gmail.com](mailto:hsheffel@gmail.com).

**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.**

**Merchandise** – The KEHA website and merchandise order form are being updated to reflect items currently in inventory. New items include a coffee mug, cups, a coaster, and a cutting board. View photos, access the merchandise order form, and find contact information for Julie Hook, KEHA 2<sup>nd</sup> Vice President, online under Marketing and Recruiting, [Marketing Items](#).

## **Dates 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 KEHA State Treasurer and Area Treasurer (use remittance form found in the [KEHA Manual Appendix](#) page 16). Please send remittance to Harlene Welch, KEHA Treasurer, 207 Fifth Street, Cynthiana, KY 41031.

## Homemaker President Greetings

Hello to everyone! It's **FALL Y'ALL!** Fall or autumn as it is referred to is my favorite season of the year. I enjoy the transition of the weather and temperatures, along with the beautiful colors of the leaves on the trees. I know summer is a favorite among most people, but I think Fall allows us time to slow down and rest a little more as the winter season approaches. Fall trips and tours are also very refreshing—fewer crowds and shorter lines! Many of you may love the return of fall sports—like football! Those U.K. Wildcats are off to a great start—Go Cats!

I also hope our recent Fall Kick-off in August allowed many clubs to get energized and come together to plan out for the year. As you look through the newsletter, you should find numerous activities, classes, and opportunities to get re-energized and try and get things back together, especially after we have had so many delays and issues with COVID. Thanks again for all your work and attendance at our Kick-off! New beginnings for sure!

As many of you may know, I enjoy canning and cooking. Fall gives me the opportunity to finish up my Chow-Chow (great holiday gifts) and other goodies that I can put back for the winter months. Take time now to go back through family favorite recipes or google ideas and try them. If not in the kitchen—try some new crafts and sewing patterns. I am also in the process of putting up fall decorations. I like the leaves, scarecrows, and pumpkins more than the scary Halloween décor. If you drive around your neighborhoods, many houses are already set for the fall season!

Also check out the many Fall festivals—I think many Kentucky towns and communities have different festivals each weekend. If you have families—kids and grandchildren, they will enjoy visiting the different orchards and getting the opportunity to pick pumpkins and apples. Mazes are fun too! One of my favorite drinks include hot or cold apple cider! (Yum)

**OCTOBER is membership month.** Our numbers have gone down over the past year and now is the time to work on getting those memberships up! Try and reach out to some of our young adult women or moms who may still have little ones at home. We are at the stage in Homemakers, where we may have to get more creative and start thinking outside of the box in establishing groups and creating new bonds with others.

In closing, continue to be safe and take care of yourselves and or health needs---keep your doctor visits current, take flu shots, boosters and vaccinations...exercise and complete general health updates! You know your bodies more than anyone else!

Blessings to all!

Alyce Emerson, President



## LUNCH AND LEARN

BLAKE ANDERSON & AUSTIN TYLER

WE CAN HELP YOU MAKE SURE YOU GET THE MOST FROM YOUR MEDICARE PLAN. JOIN US FOR LUNCH AS WE DISCUSS THE INS AND OUTS OF THE PROGRAM TO HELP YOU BETTER UNDERSTAND YOUR OPTIONS.

LUNCH WILL BE PROVIDED

TO RSVP PLEASE CALL EXTENSION OFFICE AT  
859-257-5582

MAXIMUM NUMBER OF ATTENDEES WILL BE 30

THURSDAY OCTOBER 27TH 2022

11:30 AM - 1:00 PM

FAYETTE COUNTY COOPERATIVE EXTENSION OFFICE

1140 HARRY SYKES WAY

LEXINGTON, KY 40504

## Cultural Arts Results

Congratulations to the following blue ribbon winners at the Homemaker Kick-Off Cultural Arts Contest. You are now eligible for the Area Cultural Arts Contest in October. Watch your mail for more information about bringing in your exhibits.

Barbara Boetcher, Knitting-Accessories

Shirley Caldwell, Crochet-Fashion

Mary Beth Dunn, Quilts-Miscellaneous

Faith Fiene, Quilts, Lap Size-Machine Quilted, Quilts-Machine Pieced - Machine Quilted

Pam Johnston, Crochet-Accessories

Elisa Layhue, Embroidery-Machine

Jo Neuzel, Photography-Color

Christine Parsons, Embroidery-Tatting

Linda Richardson, Basketry-Cane, Basketry-Dyed Material, Basketry Novelty

Toni Rodgers, Jewelry-Original Design

Jean Scaravilli, Knitting-Home Décor, Quilts-Novelty-I

Ruth Sharrard, Quilts-Novelty-H

## 2022-2023 Homemaker Leader Lessons

### **Move Your Way: Exercise for Everyone ~ Training – December 6 at 10:00am**

Healthy lifestyle habits, like regular exercise, offers numerous benefits such as improving mood, burning calories, and helping slow the aging process. This lesson focuses on low-impact exercises, including seated movements, to help improve balance, posture, muscular strength, and ability to perform daily living activities that you can do from the safety of your own home and chair. Studies suggest that adding exercise to your daily routine will improve joint health, physical function, and emotional well-being.

### **Let's Talk About It! Keys to Great Communication ~ Training – January 24 at 10:00am**

Some may think communication is how you talk with someone. But there is so much more that goes into being a good communicator. Learn more about non-verbal communication (body language) as well as the roles speaking and active listening play in communication. These skills will come in handy as you work with your fellow homemakers as well as at home and in the community.

### **Transferring Cherished Possessions: Estate Planning for Non-Titles Property ~ Training – February 28 at 10:00am**

Distributing cherished possessions and other non-titled property is often overlooked when estate planning. Learn ways to create a plan for distributing household items – from treasured heirlooms to closets full of clutter. The goals of this lesson include, how to determine a fair distribution process between heirs and to discuss the methods of communicating distribution with loved ones while minimizing potential conflicts.

### **Green Cleaning ~ Training – March 27 at 6:00pm**

Want to go green as you clean? Reduce exposure to harsh chemicals and opt for safer, more natural cleaning methods for your home. By swapping your cleaning products with common household staples, such as white vinegar, lemon juice, baking soda and salt, you can effectively clean your home while also improving the environment and reducing waste.

### **Healthy Outdoor Cooking ~ Training – April 19 at 6:00pm**

Spending time outdoors is fun, but it can be even more fun when you include food. This lesson includes up to date information with some activities, recipes, and techniques about how to safely prepare meals in the great outdoors with your family!

## **International Sewing Project – October 14th**

Can you imagine owning only one dress and needing it to last a long, long time? Is this a scenario you can even imagine for your child? The hard truth is that this is reality for many children

throughout the world. Rita Hardman will orient you to a new dress pattern and workshop on October 14th, 9:30 am – 3:00 pm. The program's goal is to provide 'special - one of a kind' dresses that any little girl would love to own and wear. This is not a pillowcase dress. For specific questions regarding the project, please call Rita at 859-433-1899. Material for the dresses is already cut and ready to sew. Sewers will only need to provide the following:

- Sewing machine and tools (scissors and seam ripper) – please contact the office if you need a machine provided.
- Personal sack lunch and beverage

This is an international homemaker project that will benefit so many in need. To register, phone 859-257-5582. Limit 20 participants.

## **Homemaker Membership - Join/Renew by November 30!**

Memberships run July 1 - June 30. Now's the time to renew your membership! You can do this by:

- Filling out the form on the membership brochure (available at the Extension office or download from the Homemaker website, <https://fayette.ca.uky.edu/content/homemakers> and sending a check to the Office.

- Completing the form online at the Homemaker Website, and paying online with a credit card.
- Come to the Office in person.
- Coordinate with your club treasurer as they collect dues.

You can also use this opportunity to make a donation to our many upcoming projects, including Military Missions, Joy of Giving, and the Homemaker Scholarship.

Finally, consider a gift membership to encourage a friend to join Homemakers! Let's see if we can DOUBLE our Fayette County Homemaker membership this year!

Doraine Bailey  
Fayette Co Homemaker Assn. Vice-President



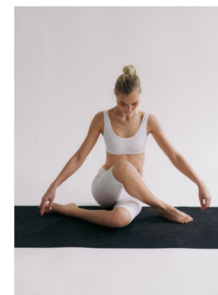
Fayette County Family and Consumer Sciences Extension has partnered with CycleYOU to bring you yoga classes!

CycleYOU is a local fitness space that welcomes anyone and everyone to join their classes to improve health and fitness. Fayette County FCS has partnered with CycleYOU to bring you yoga classes beginning in October. These classes are open to anyone - beginners and experts alike.



Class information: 6:30-7:15pm

October 12<sup>th</sup>  
October 26<sup>th</sup>  
November 9<sup>th</sup>  
November 23<sup>rd</sup>  
December 7<sup>th</sup>  
December 21<sup>st</sup>



All classes will take place at the CycleYOU studio, located at 156 Midland Avenue, Lexington, KY.

Parking is available at the studio. Each class will cost \$5 to register.

Parking maps are available on request.

To register visit: <http://fayette.ca.uky.edu/> or mail in the registration form below.

**Class size limit: 18**

**Make Checks Payable to:**  
Community FCS Programs

**Return registration form and payment to:**

Fayette County Extension  
1140 Harry Sykes Way  
Lexington, KY 40504

**2022 YOGA REGISTRATION FORM:**

**Name:** \_\_\_\_\_ **Phone:** \_\_\_\_\_ **E-Mail:** \_\_\_\_\_

**Address:** \_\_\_\_\_ **City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

**I will attended class on:**

\_\_\_\_\_ October 12                      \_\_\_\_\_ October 26                      \_\_\_\_\_ November 9

\_\_\_\_\_ November 23                      \_\_\_\_\_ December 7                      \_\_\_\_\_ December 21

**Each class cost \$5. TOTAL Amount Enclosed \$** \_\_\_\_\_



## “Fall-ing” for Seasonal Treats

Pumpkin butter is a fall favorite. It is similar to apple butter in that pumpkin is slowly cooked down with water or apple juice, white or brown sugar, and some spices. However, there is a big difference between pumpkin butter and apple butter. Apple butter can be safely canned in a boiling water bath canner while pumpkin butter cannot. Pumpkin butter must always be refrigerated or frozen. Fruit jams, jellies, preserves, and butters rely on the acid that is naturally present in the fruit, along with sugar, for safe food preservation. Apples are naturally acidic. Pumpkins are not. Pumpkins are a low-acid vegetable. Without the acid to aid in safe food preservation, you cannot rely on sugar alone to prevent the growth of pathogens.

Research has shown that acidity levels vary considerably even between batches of pumpkin butter made using the same recipe. In addition, there was significant difference in thickness between batches of the same formulation. No single recipe has been found to produce a consistently safe product. At this time, there are no recommendations for canning pumpkin butter and storing at room temperature. Any pumpkin butter recipes you try should be served immediately or stored refrigerated or frozen.

### Easy Pumpkin Butter

- 1 can (29 ounces) pumpkin puree
- ¾ cup apple juice
- 1 cup brown sugar
- 2 teaspoons ground cinnamon
- 2 teaspoons ground ginger
- 1 teaspoon ground nutmeg
- ½ teaspoon ground cloves

Combine all ingredients in a large pot, and bring to a boil. Reduce heat; simmer 30 minutes or until thickened. Stir frequently. Ladle into clean containers. Serve immediately or store refrigerated.

### References

National Center for Home Food Preservation <https://nchfp.uga.edu/index.html#gsc.tab=0> and <https://www.pumpkinpatchesandmore.org/pumpkinbutter.php>  
**Source:** Annhall Norris, Extension specialist, Food Preservation and Food Safety

Looking for more Fall inspired recipes? Check out the Plate It Up! KY Proud recipe below:



For More Plate It Up Recipes, Visit:

<https://fcs-es.ca.uky.edu/content/plate-it-kentucky-proud>



## Pumpkin Apple Muffins

1¼ cups all-purpose flour	½ teaspoon ground ginger	1½ cups fresh pureed pumpkin
1¼ cups whole-wheat flour	½ teaspoon ground nutmeg	2 cups canola oil
1¼ teaspoons baking soda	1½ cups honey	2 cups Granny Smith apples, finely chopped
½ teaspoon salt	2 large eggs	
1½ teaspoons ground cinnamon		

**Preheat** oven to 325 degrees F. In a large bowl, **combine** flours, baking soda, salt and spices. In a small bowl, **combine** honey, eggs, pumpkin and oil; **stir** into dry ingredients just until moistened.

**Fold** in apples. **Fill** greased or paper lined muffin cups, two-thirds full. **Bake** for 25 to 30 minutes or until muffins test done. **Cool** for 10 minutes before removing from pan.

**Note:** Can substitute two cups granulated sugar for honey, decrease baking soda by ¼ teaspoon and increase oven temperature to 350 degrees F.

**Yield:** 18 muffins

**Nutritional Analysis:** 200 calories, 7 g fat, 0.5 g saturated fat, 35 mg cholesterol, 160 mg sodium, 35 g carbohydrate, 2 g fiber, 20 g sugar, 3 g protein



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

## Stay Safe During Tailgating Season

Tailgating has been a sporting tradition for decades. For many fans, football and tailgating go hand in hand. However, poor food handling procedures at your tailgating party could result in a foodborne illness. Take the following precautions to keep you and your visitors safe from foodborne illnesses.

Wash your hands or use hand sanitizer. Parking lots don't have access to running water so bring your own hand-wash station. Portable water jugs with a spigot can be found in the drinking water aisle of most grocery stores. Bring along liquid soap, paper towels and a bucket to catch wastewater. Wash your hands before and after preparing food and especially after using the portable restrooms. Always wash your hands before eating and encourage your tailgating friends to wash their hands before eating too.

Keep cold foods cold. Perishable food should be kept at temperatures below 40 degrees F. Use insulated coolers and plenty of ice or frozen gel packs to keep meat, poultry, sandwiches, dairy and deli salads cold. If you plan on grilling, keep the raw meat separated from ready-to-eat products and drinks. Use two coolers and designate one for raw ingredients and one for ready-to-eat.

Keep hot foods hot. Cooked foods should stay above 140 degrees F. Food can be kept hot in disposable pans on the grill. Insulated containers or Sterno heaters can also be used to keep casseroles and other cooked foods hot. If electricity is available, slow cookers are a great option for keeping foods like chili and homemade dips hot.

When grilling, use a metal-stemmed thermometer to ensure your meats reach the correct internal temperature before taking them off the grill. All poultry should be cooked to 165 degrees F and ground meats like burgers should be cooked to 160 degrees F. Roasts, steaks and chops of beef, pork, lamb and veal should be cooked to 145 degrees F. Hot dogs and bratwurst should be cooked to 165 degrees F. Never use color as an indicator of doneness.

Eat prepared food within two hours. If the outside temperature is higher than 90 degrees, consume the food within an hour.

Once you're finished with the pre-game celebrations, remember to throw away leftovers in trash cans with plastic liners and lids before heading into the stadium. After returning home, clean and sanitize all your food preparation equipment including coolers, thermometers and utensils.

More safety tips are available through the Fayette County Extension office.

Source: Annhall Norris,  
food preservation extension specialist





The University of Kentucky (UK) Alumni Association, the UK Cooperative Extension Service and UK Human Resources STEPS Temporary Employment are pleased to announce the fall 2022 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**

#### **October 11: Job Search Tips & Strategies from a Panel of Regional Recruiters and HR Professionals**

This popular session will feature a panel of local HR professionals and recruiters. Acquire job search tips and strategies directly from those involved in the recruiting and hiring process. Use this opportunity to get your job search, application, and hiring inquiries answered, so come prepared with questions for the panel.

ONLINE ATTENDEES REGISTER HERE: <https://bit.ly/JC101122>

In person attendees at Fayette County Extension, come between 8-9 a.m. for a free resume review with UK Alumni Career Services and a free LinkedIn head shot photo with a professional photographer.

#### **October 25: Strategies for Answering the 10 Most Common Interview Questions**

Presented by Sarah Madison, MSHR, Talent Development Consultant, Coastal Cloud

Ace your next interview after this useful review of the most common interview questions you can face, giving you the perspective from the other side of the table. From what you say, to how you say it, the little things make a big difference!

ONLINE ATTENDEES REGISTER HERE: <https://bit.ly/JC102522>

#### **November 8: LinkedIn Networking Tips: Making Meaningful Professional Connections to Grow Your Network**

Presented by Ramla Osman, External Partnerships Associate, Lewis Honors College, UK

Maintaining a strong network is critical during the job search. Learn how to connect authentically and design a professional profile using LinkedIn. Tips on how to connect with those you don't know, but want to meet, and keyword searching will be included.

ONLINE ATTENDEES REGISTER HERE: <https://bit.ly/JC11822>

In person attendees at Fayette Co Extension, come between 8-9 a.m. for a free resume review with UK Alumni Career Services.

#### **November 22: Salary Negotiation Strategy**

Presented by Amanda Schagane, MEd, CCC, CCSCC, CCTC, Associate Director, Alumni Career Services, UK Don't leave money on the table when you receive a job offer. Join us as we discuss negotiation conversation tactics, behavioral strategies, and share additional resources to negotiate your desired salary.

ONLINE ATTENDEES REGISTER HERE: <https://bit.ly/JC112222>

**December 13: Be Strategic When Choosing Your Professional References** Presented by Caroline Francis, Ed.S., CCC, BCC, CCSP, CPRC, Director of Alumni Career Services, UK Job seekers and career changers typically spend a great deal of time and effort on their actual job search but neglect strategically choosing and coaching their references. Learn how to put the icing on the cake and seal your next deal.

ONLINE ATTENDEES REGISTER HERE: <https://bit.ly/JC121322>





## 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.

### **“Candid Basket” ~ Tuesday, October 4th, 10:00am-4:00pm:**

This multi-purpose basket is woven on a 6" x10" wooden base using natural and dyed reed. Overlays, arrow weave, waxed linen lashing and handle openings will be taught. Walnut colored handles for the finishing touch.

**\*\*Supplies YOU must provide:** Water container (bucket/bowl), small towel, scissors (garden type preferable), small flat head screwdriver, 2 dozen snap type clothespins, tape measure, pencil, pocket knife (good sized), sandpaper, weights (unopened soup cans work) and a small spray bottle. Pack a lunch/snacks as you will be working through lunch. Materials for making the actual basket (reed, etc.) will be provided. *Note:* Supplies are specifically cut for each basket two days prior to class. If you need to cancel, you **MUST** call 72 hours prior to class. Instructor: Mary McAllister. *Skill Level: Advanced Beginner. Cost: \$45.00 for Fayette County Homemaker Members and \$53.00 for non-members.*



### **Featherweight Maintenance Class ~ Friday, October 21st ~ 9:30am-1:30pm:**

Are you tired of paying \$80 or more to maintain your little beauty? This class will teach you simple maintenance to keep your Featherweight running smoothly. We will clean, oil, lube, and adjust your machine, doing what a sewing machine shop normally would do when you turn it in for maintenance. These machines were made to last, and regular maintenance will help keep it running in tip top condition. We will not be delving into electrical issues. This is a hands-on class, so bring your Featherweight. Supply list will be sent after signing-up. Instructor: Diane Lowe – (859) 551-9430. **Cost: \$30.00.** Class size max at 15

### **“Holiday Friendship Basket” ~ Tuesday, November 15th ~ 10:00am-4:00pm:**

This colorful holiday basket is woven on a 6" x 8" wooden basket and using a push-in handle. Natural, red and green dyed reed used throughout. The overlay loops will be done in bleached cane for a decorative touch. **\*\*Supplies YOU must provide:** Water container (bucket/bowl), small towel, scissors (garden type preferable), small flat head screwdriver, 2 dozen snap type clothespins, tape measure, pencil, pocket knife (good sized), sandpaper, weights (unopened soup cans work) and a small spray bottle. Pack a lunch/snacks as you will be working through lunch. Materials for making the actual basket (reed, etc.) will be provided. *Note:* Supplies are specifically cut for each basket two days prior to class. If you need to cancel, you **MUST** call 72 hours prior to class.



Instructor: Mary McAllister. *Skill Level: Some experience is necessary. Cost: \$48 for Fayette County Homemaker Members and \$56 for non-members.*



## Any Way You Want It

Instructed by Nancy Cann, this series of quilt classes is designed to encourage your creativity as you learn the piecing of some basic and not so basic traditional quilt blocks. You will decide how many blocks to make depending on your project goal. For each class you will decide if you are making a Table Runner, Bed Runner, or Quilt Top. Over the year we will have experience with vertical settings, on point settings and nontraditional settings. Each monthly class will stand on its own, non dependent on the preceding or following class. Classes will meet the First Tuesday each month, 9:30am – 2:30pm beginning November 1, 2022. Although the project choices are not seasonal, your fabric choices can support any desire to make a seasonally specific runner or quilt. You will need to register for each class you plan to attend, per class fee \$20.00. A minimum of three participants is required. Registration fee is non-refundable. Model can be seen at the Extension Office after October 1.



November 1: Unequal Nine Patch: Lessons: Constructing the block with strip piecing, varying block size depending on project, design set on point, learning about side setting and corner setting triangles. Estimated yardage available upon registration.

December 6: Snowflake Block: Lessons: Log cabin variation, strip piecing, block sashing, two border construction. Estimated yardage available upon registration.



January 3: Delectable Mountain Block: Lessons: From squares to mountain peaks, the right tools for the job, more accurate cutting. Estimated yardage available upon registration.

**Make Checks Payable to:**  
Community FCS Programs

**Return registration form and payment to:**  
Fayette County Extension  
1140 Harry Sykes Way, Lexington, KY 40504

### 2022 FCS CLASS REGISTRATION FORM:

**Name:** \_\_\_\_\_ **Phone:** \_\_\_\_\_ **E-Mail:** \_\_\_\_\_

**Address:** \_\_\_\_\_ **City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

**TOTAL Amount Enclosed \$** \_\_\_\_\_

FCS CLASS	AMOUNT	CLASS FEE
Candid Basket, October 4th		\$45 for Homemakers-\$53 for Non-members
Featherweight Maintenance Class, October 21st		\$30
Unequal Nine Patch, November 1st		\$20
Holiday Friendship Basket, November 15th		\$48 for Homemakers-\$56 for Non-members
Snowflake Block, December 6th		\$20
Delectable Mountain Block, January 3rd		\$20
<b>TOTAL FEE AMOUNT</b>	<b>\$</b>	

FCS would like to congratulate Dr. Nichole Huff, Kelly May, Dr. Jennifer Hunter, Mindy McCulley, Kelli Thompson, and Alyssa Simms on receiving the Communciations-Newsletter Award at the National Extension Family Consumer Science Award for the MONEYWISE financial management newsletter at this past NEAFCS conference in Raleigh, North Carolina



# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

VOLUME 13 • ISSUE 10

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

## 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://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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# Fayette County Extension Family and Consumer Sciences Newsletter

*Maranda Brooks* *Caroline McMahan*

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