

Family and Consumer Sciences Newsletter

Important Dates:

- February 6th: Cooking with the Calendar
- February 8th: Friendship Meeting 1:30
- February 13th: BGG Meeting Noon
- February 15th: KEHA Cultural Arts Entries are due by Noon!
- February 15th: Homemaker Board Meeting at 1:00
- March 26th: Homemaker Board Meeting at 1:00



*****See Homemakers Connection bellow for more dates and info!*****

AGENT'S CORNER

Welcome to February, the month of love! This month's Homemaker lesson is about Self Care and Self Pampering, and what a great month for it to be in. Several of you are in the business of taking care of others: caregivers, volunteering, raising your family or helping with grandchildren. We often neglect to make sure we are taking care of ourselves. I encourage you to pause and think if you are refueling your soul, while you touch the souls of others. It's hard to be a servant when your tank is running on empty!



Kelly Bland

McLean County Extension Agent for Family and Consumer Sciences

I wanted to give a reminder about classes. Please make sure you are registering for classes by their registration dates. We purchase supplies for these classes based on our number registered. (And some classes have limited spaces.) We appreciate your cooperation with this!

Cooperative Extension Service

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

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. Lexington, KY 40506



February LESSONS

Thought for the Day:

"If the winter is too cold and summer is too hot, you are not a hiker." Unknown.

Roll Call:

Which is your favorite season and why?

Leader Lesson:

SELF-CARE AND SELF-PAMPERING

Homemakers! Are you planning on going to the KEHA State Meeting in Bowling Green this year? We need your help! Mechelle Arnold is teaching a beginner's crocheting class and is looking for class helpers. Don't know how to crochet? No problem! Mechelle and Kelly will be hosting a beginner's crocheting class at the extension office starting in February. This class will be to teach you the basic stitches that she will be teaching at KEHA. Our goal is that you will be able to help other participants start their crocheting during the KEHA workshop.

If you would be willing to learn and help, please contact Mechelle at (270) 499-2170.



Hey! Attention
Our Nutrition Education Program 2024 Calendars are available at the McLean County Extension Office and they are FREE! Stop by and grab one before they are gone.

MCLEAN COUNTY HOMEMAKERS CULTURAL ARTS

KEHA Cultural Arts entries are due to the McLean County Extension Office by Friday, March 15th at Noon

Entries will be judged and the top entry from each category will advance to the Green River Area Cultural Arts competition in April.

For more information, please contact the McLean County Extension Office at (270) 273-3690.

Cooperative Extension Service

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

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.

Lexington, KY 40506



Disabilities accommodated with prior notification.

HOMEMAKERS Connections

HELLO LADIES, HOPE YOU ARE HAVING A GOOD NEW YEAR. JUST WANTED TO GIVE YOU AND UPDATE ON ALL THE THINGS WE HAVE COMING UP THIS YEAR 2023-2024. WE FINISHED THE FIRST HALF AND YOU ALL WERE GREAT, NOW TO FINISH THE OTHER HALF OF OUR YEAR. I CANNOT DO IT WITHOUT YOU, PLEASE HELP IN ANY LITTLE WAY YOU CAN. I APPRECIATE EACH AND EVERYONE OF YOU.

THE HOMEMAKERS OPEN HOME FAIR BOOKS FOR 2024 WILL BE READY BY THE END OF FEBRUARY.

HOMEMAKER SCHOLARSHIP READY TO SEND TO HIGH SCHOOL BY FEBRUARY 1 FOR DEADLINE MARCH 15, 2024.

MARCH 1--KEHA, CONTEST, SCHOLARSHIP, DEVELOPMENT GRANT AND MINI GRANTS DUE.

MARCH 1 THRU 3--LEADERSHIP ACADEMY. IF ANYONE INTERESTED CHECK WITH MECHELE ARNOLD, GRAH PRESIDENT

MARCH 15--CULTURAL ARTS DUE HERE AT EXTENSION OFFICE BY NOON. WE HAVE INFO TO BE PASSED OUT AT NEXT CLUB MEETING.

APRIL 11--ANNUAL DAY AT EXTENSION, REGISTRATION TO BEGIN AT 2 PM STARTING AT 5:30 PM. MEAT PROVIDED, POTLUCK.

MAY 7 THRU 9--KEHA STATE MEETING IN BOWLIG GREEN, SLOAN CONV & HOLIDAY INN--THEY HAVE NOT RELEASED THE REGISTRATION FORMS AS OF YET. DEADLINE WILL BE POSTMARK APRIL 10. HOPE THAT MCLEAN COUNTY HAS A GOOD SHOWING OF MEMBERS THIS YEAR SINCE ONLY 1 WENT LAST YEAR. MECHELE NEEDS VOLUNTEERS TO HELP WITH A CROCHET CLASS SHE IS DOING IF YOU WILL BE THERE.

JULY 11 THRU 13--MCLEAN COUNTY FAIR SET UP WILL BE 9TH WE NEED ABLE PEOPLE TO HELP WITH SET UP. REGISTRATION 8 TO NOON ON THE 10TH AND JUDGING AT 1 PM SAME DAY. WILL BE NEEDING WORKERS FOR THE FAIR 4 TO 8, THURSDAY, FRIDAY & SATURDAY. ALSO, NEED WORKERS FOR CONCESSIONS FROM 4 TO 9 ON THOSE DAYS ALSO. SCHEDULE LIST BEING MADE UP PRESIDENTS OF CLUBS WILL HAVE SIGN UP SHEETS.

OCTOBER 19--HARVEST DAY--WE WILL BE DOING QUILT SHOW THIS YEAR.

NOVEMBER 14--TASTE OF THE HOLIDAYS, YES WE ARE BRINGING IT BACK. RECIPES WILL NEED TO BE SUBMITTED BY SEPTEMBER 6, SO THAT WE MAY GET THEM READY FOR THE EVENT IN NOVEMBER. MORE INFO TO COME LATER.

THANK ALL OF YOU

SHARON L. BARNETT, PRESIDENT

**Cooperative
Extension Service**

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

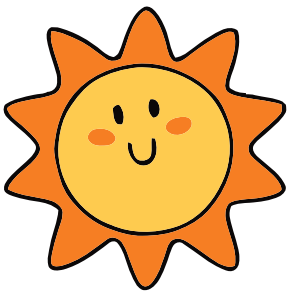
MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.

Lexington, KY 40506



Disabilities
accommodated
with prior notification.



CHOOSE THE RIGHT SUNSCREEN FOR YOU!



In winter, it's crucial to choose the right sunscreen to protect your skin from the harmful effects of UV rays, even when the temperatures drop. Opting for a broad-spectrum sunscreen with an SPF of 30 or higher is essential, as it safeguards against both UVA and UVB rays. Look for a sunscreen that provides adequate hydration to combat the dryness often associated with winter weather. Consider sunscreens with moisturizing ingredients like glycerin or hyaluronic acid to keep your skin nourished during the colder months. Additionally, select a product that is labeled "water-resistant" to ensure its longevity, especially if you plan on engaging in winter sports or activities that may involve snow or moisture.

When choosing a winter sunscreen, take into account your skin type and any specific concerns. If you have sensitive skin, opt for a hypoallergenic or fragrance-free sunscreen to minimize the risk of irritation. For those with dry skin, a sunscreen with added emollients or oils can provide an extra layer of protection and hydration.

Remember to reapply the sunscreen every two hours, especially if you spend an extended period outdoors, as UV rays can still penetrate through clouds and reflect off snow, intensifying their impact on your skin. By selecting a sunscreen tailored to your needs and the winter climate, you can maintain healthy and protected skin throughout the colder months.

Let's Get Cooking! **FREE**

Cooking with the Calendar

Tuesday, February 6th | 10:30 a.m.
At the McLean County Extension Office
335 West 7th Street, Calhoun

Try some new recipes, learn some nutrition tips, and cook your way through our NEP Calendar.

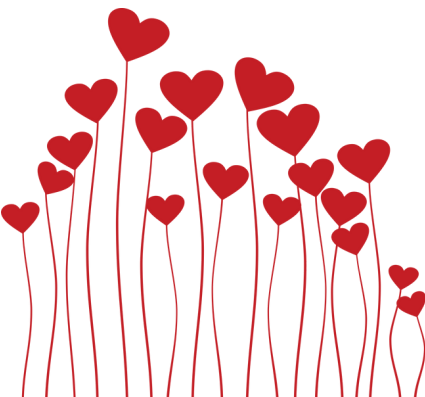
Class is FREE!

Call (270) 273-3690 by Friday, February 2nd to register.

Martin Gattton
College of Agriculture,
Food and Environment
University of Kentucky

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

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT
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, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English.
University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.



Cooperative Extension Service

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

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English.
University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.

Lexington, KY 40506



Disabilities accommodated with prior notification.

EVERYTHING TUNA MELTS



Ingredients:

- 3 cans (5 ounces each) tuna in water, drained
- 1 stalk celery, diced
- 1/2 small onion, diced
- 3 tablespoons mayonnaise
- 5 whole-wheat mini bagels, cut in half
- 1 large or 2 small apples, cored and sliced thinly
- 1 cup shredded sharp cheddar cheese
- 2 teaspoons everything bagel seasoning

Directions:

1. Preheat the oven broiler on low.
2. Wash hands with warm water and soap, scrubbing at least 20 seconds.
3. Wash fresh produce under cool running water, using a vegetable brush to scrub veggies with a firm surface. Dry and cut to prepare for this recipe.
4. In a bowl, combine the tuna, celery, onion, and mayonnaise; mix well.
5. On a baking sheet, toast each side of the bagels under the broiler.
6. Divide and spread the tuna mixture on each of 10 bagel halves. Top with apple slices and cheese. Sprinkle with everything bagel seasoning.
7. Return the pan under the broiler for 3 to 5 minutes or until the cheese is melted. Serve immediately.
8. Refrigerate leftovers within 2 hours.

Notes

This recipe is very adaptable. If you do not have whole-wheat bagels, you can substitute with English muffins, hamburger buns, or whole-wheat bread. Try everything flavored bagels and skip the seasoning.

Substitute canned chicken for tuna. Use tomato slices or pineapple slices instead of apples to add variety. You can usually find affordable everything bagel seasoning at dollar stores. If you cannot find everything bagel seasoning, try your favorite salt-free herb blend instead.

Source: Brooke Jenkins, Extension Specialist, University of Kentucky Cooperative Extension Service

How To Video



Open your camera, point it at the QR Code. When a link pops up click it to go to the link.

**GET READY FOR A BRAND
NEW RECIPE IN FEBRUARY'S
CLASS! GIVE US A RING
RIGHT NOW TO BOOK YOUR
SPOT!**

Cooperative Extension Service

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

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.

Lexington, KY 40506



Disabilities
accommodated
with prior notification.

ADULT HEALTH BULLETIN



FEBRUARY 2024

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

THIS MONTH'S TOPIC

WHEN AND WHERE TO GET MEDICAL CARE



The types of medical providers has changed rapidly over the past several years. From company name changes and insurance coverage shifts to pop-up clinics and telemedicine, it can be confusing to know which type of provider best suits your needs.

For serious emergencies, always call 911. For example, if you or a person in your care has any of the following:

- isn't breathing or is turning blue,
- is unconscious,
- is having a seizure,
- has a serious allergic reaction,
- has a broken bone that sticks out through the skin,
- took an unknown amount of medicine, or
- has a large cut that won't stop bleeding.

Continued on the next page →



Cooperative Extension Service

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

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. Lexington, KY 40506



If you cannot get to your provider's office or it is after hours and the office is not open, you can go to an urgent care center.



→ Continued from the previous page

Other serious situations need medical attention but may allow for you to transport yourself or someone in your care to an emergency room (ER) or hospital emergency department (ED). Go to an ER if you or someone in your care:

- has trouble breathing,
- has a stiff neck and a fever,
- is experiencing a continuous fast heartbeat,
- ingested a poison, drug, or unknown substance,
- has a head injury and is vomiting,
- has an eye injury, or
- has a serious burn.

Call your primary-care provider's office with any health-related questions or nonurgent health concerns. They can help you decide what steps to take and how. Call for problems such as a fever, ear pain, a sore throat, belly pain, vomiting or diarrhea, a headache that doesn't go away, possible dehydration, rash, wheezing, or a lasting cough. Calling your regular provider for these kinds of concerns supports "continuity of care" (always seeing a provider who knows you).

If you cannot get to your provider's office or it is after hours and the office is not open, you can go to an urgent care center. Urgent care centers can manage the same problems as your regular health-care provider. These centers also can provide services like X-rays, stitches, and splints. Telehealth, or telemedicine, are virtual "visits" to a health provider using your phone or

computer through an app or website. You can talk to a provider face-to-face — and the provider can see you on the screen. Your regular health-care provider or health system may provide telemedicine services, and some health insurances offer telemedicine providers. You may want to consider a telemedicine appoint for problems such as:

- rashes
- minor cuts or burns
- pink eye (conjunctivitis)
- colds
- fever
- mild allergic reactions
- vomiting
- diarrhea

If you receive care in an ER, at an urgent care center, or through a telemedicine visit, follow up with your primary-care provider afterward. That way, your provider has the most up-to-date information about your condition and can continue any needed follow-up care.

REFERENCE:

<https://kidshealth.org/en/parents/emergencies.html>

**ADULT
HEALTH BULLETIN**

Written by:

Katherine Jury, MS

Edited by: Alyssa Simms

Designed by: Rusty Manseau

Stock images:

Adobe Stock



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

FEBRUARY 2024

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

THIS MONTH'S TOPIC: BULKING UP A THIN CREDIT FILE

Your credit score is used when you apply for new credit, but also it could be used to check your reliability for insurance, rent, or a new job. However, some people have not yet had enough credit to generate a file. FICO, the largest company that provides software for calculating credit scores, estimates that 53 million people in the U.S. do not have enough data in their credit files to generate a FICO Score.

A credit score tells businesses how likely you are to pay back what you owe in a timely way. Your score is based on the information in your credit report, such as payment history, length of time you've had accounts open, and how often you open new accounts. Those who don't yet have a file are sometimes called "credit invisible." Others may have a file, but their past credit practices may have led to a score that is not as high as they might wish.

The good news is, there are a few tools available to those who wish to bulk up a thin credit file, either to create a score or to improve the score they already have. Two of these tools are called Experian Boost and UltraFICO.



ULTRAFICO

UltraFICO is a free service that uses additional information that you agree to share to generate this special score. Using a secure online portal, you link your banking accounts, such as checking or savings, so that your banking activity can be weighed in with your credit report data. This score does not replace your traditional score or become part of your credit report. You use an opt-in feature to share it with lenders. This score may be helpful if you have consistently kept positive balances averaging at least \$400 in your bank account.

EXPERIAN BOOST

Experian is one of the three credit reporting bureaus, and it offers its own free service



THE BEST WAY TO BUILD AND MAINTAIN A GOOD CREDIT SCORE IS TO PAY BILLS ON TIME, PAY DOWN BALANCES, AND AVOID NEW DEBT.



called Experian Boost. Boost considers monthly bills you pay that are not normally included in your credit report. You connect the bank account you use to pay your bills and select the bills you want to have counted in your Experian credit file. The system will look through two years of payment history for qualifying bills with recent on-time payments. The following types of bills and payments could qualify: phone, rent, utilities, television, insurance, internet, and video streaming services.

VANTAGESCORE

VantageScore is an additional scoring model that lenders and businesses might use. Its scoring model can generate a score as soon as one month after a credit account is opened, which is faster than FICO's 6-month or more model. Most of the time there is no way to know in advance whether a lender will use Vantage or FICO scores. However, if credit is denied, the lender will disclose the score and the factors that led to the outcome.

A NOTE OF CAUTION

Be aware that once you grant access to the additional information counting toward your score, you must be willing to accept the consequences. Just as paying on time and keeping credit charges low will help, the opposite can hurt your score. If you grant access to either your bill payment history or your bank accounts, you will need to ensure that you make those payments on time, that you maintain a balance, and don't overdraw your account in order for it to reflect positively on your score.

These programs may help pad your file, but they aren't a "cure-all." Remember, the best way to build and maintain a good credit score is to pay bills on time, pay down balances, and avoid new debt.

REFERENCES:

<https://www.fico.com/ultrafico>

<https://www.experian.com/consumer-products/score-boost.html>

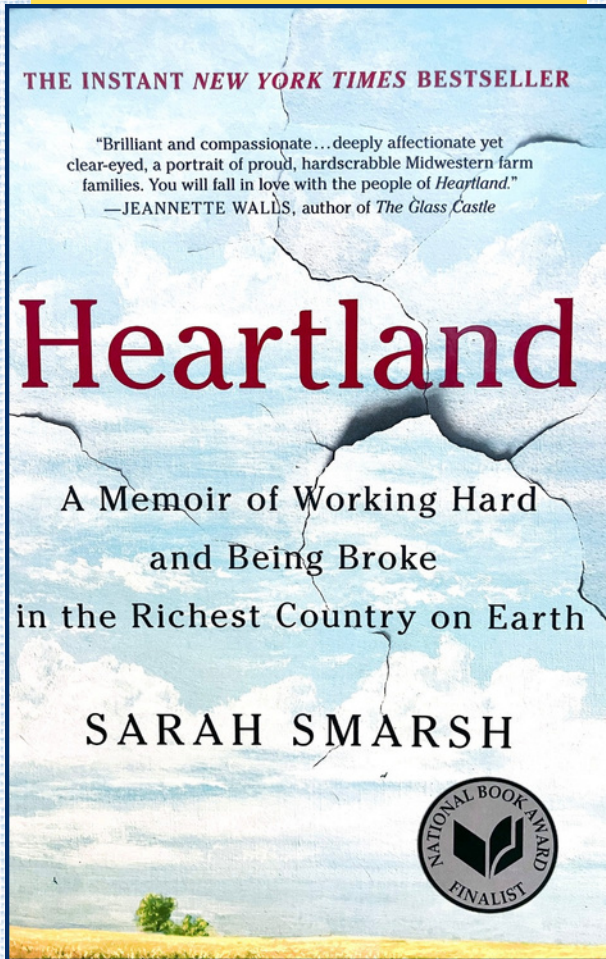
<https://www.vantagescore.com/consumers/how-credit-scores-work/>

Written by: Kelly May | Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: 123rf.com

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



Become a fan of MONEYWISE on Facebook! [Facebook.com/MoneyWise](https://www.facebook.com/MoneyWise)



BIG BLUE BOOK CLUB

Big Blue Book Club is back with ***Heartland: A Memoir of Working Hard and Being Broke in the Richest Country*** on Earth by Sarah Smarsh. This book is an eye-opening memoir about working-class poverty in America. Our discussions will help participants understand the impact that economic hardship and inequality have on our communities. *Heartland* is a descriptive and emotion-packed retelling of the author's and her family's intergenerational experience of America's wealth gap.

The first Big Blue Book Club series for **2024 will be April 11, 18, and 25**. Each Thursday morning session will be presented via Zoom at **11 a.m. EDT**. We will record the sessions, so if you aren't available during the day, you are welcome to participate via the recording.

Registration will open at 9 a.m. EST on Feb. 1 at <https://ukfcs.net/BBBC24book1>. The link will not be active until registration opens. The first 200 registered participants will receive a free copy of the book. Pick up your free book at your local Extension office after you receive notification that you are one of the book recipients.

WE ARE EXCITED TO
READ WITH
YOU
THIS YEAR!

Cooperative Extension Service

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

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties. Cooperating. Lexington, KY 40506

