Nicholas County Family Consumer Science Newsletter May Agent Update

It's my favorite month!!! I am a May baby and I love it for more reasons than the fact that it's my birthday month. It means, fingers crossed, frost and freezing has left for a while, planting flowers, planting my garden, and consistent warm temperatures. The sunshine and being outdoors, just makes me feel better all around.

May also means attending KEHA State Meeting. I'm looking forward to my first meeting in Louisville, seeing the wonderful exhibits and classes, and spending time fellowship with not only our homemakers attending, but homemakers from around the state. Friendly reminder, get those cultural arts entries in so we can get them to state!

Inside this newsletter, you will see that May is Mental Health Awareness Month. On Friday, May 26th I will be presenting from the Blue to You curriculum on the topic of Women and Depression. Depression in women is common with approximately 12 percent of women in the United States have depression. This will be a "LUNCH and LEARN" with a meal provided. I hope you will make plans to join me!

I am bringing back the Homemaker Field Trips this month also. There is a QR code in the Upcoming Events portion for the voting on where we should go. I will be preparing you breakfast prior to leaving on the 24th as part of my Cooking Through the Calendar and from there we will go to the winning location for a field trip. All members are welcome, the more the merrier!

In closing, I look forward to seeing you all at our Nicholas County Annual Meeting. Last year when I first arrived, I had the goal of growing our organization so big that the 4 walls of the livestock barn couldn't hold us. We have doubled our membership and I hope each of you will attend this wonderful evening where we all come together! See you soon!

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PRESIDENT'S CORNER

Our International Dinner was a great success! I counted 54 in attendance (corrected). We had a good meal, many wonderful guests and our presentation by Mollie Smith and Esther Weidle was wonderful!

Our Annual Dinner will be in May and each club needs to submit an item for the auction. Individuals may submit items as well and the money goes to the Council.

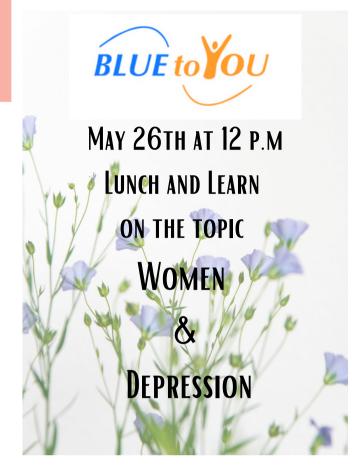
Be sure to come out to Ellisville's yard sale on May 5-6, from 8 am til 4. At the Livestock Pavilion. I'm excited to attend this years Extension Homemakers State Meeting in Louisville! We hope to bring back many ideas and information to share with our clubs!

Volunteer hours need to be submitted by July 1st. Also submit your payment and size for our county t-shirt.

Until next time... Sandy Hamilton, President Nicholas County Extension Homemakers









DON'T BE ANOTHER STATISTIC

a result of shame or access to care.

Break the stigma and find help in your county by visiting





Who: Anyone

What: Painting techniques on canvas led

by Louise Zachary

When: April 11th @ 6 p.m.

Where: Nicholas County Extension Office

Call the office to register!









International Meeting

We had a wonderful turnout for our International Meeting with the guest speakers, Mollie Smith and her aunt Esther Gaunce, sharing about their amazing 15 day adventure to Israel and Egypt. We had 54 people in attendance! A huge thank you to Mollie for such an interesting presentation.

Cultural Arts- REPEAT Announcement

It's that time to be thinking about your upcoming NC Homemakers Annual Meeting on May 22nd and the entries you could enter. It is also time to bring in any entry that you earned a BLUE Ribbon on back in October at the Bluegrass Area Annual Meeting that was held in Madison County. We will need those brought in to take with us to State. I know how talented you ladies are, and encourage you to share your talents with us at the local, area, and state levels!



Quilting Club is SEW fun!

Quilt squares are finished and we are now ready to put the top together. I am putting a deadline on the quilt for May 5th in order to get it quilted.

Once we have the top finished I will make flyers up and we will begin selling tickets on this GORGEOUS Nicholas County BLUE and WHITE quilt! If you can come in and sew the week of May 1-5th, check with me to see what needs to be done! I can't wait to see the finished product!

May Field Trip



With lessons wrapping up in May, let's get back to our field trips. Please vote for which location you would like to go on May 24th following a light breakfast prepared by me! Scan the QR Code with your phone camera to vote!



Cooking Through the Calendar- May 24th- 10 a.m. Livestock Barn

On May 24th I will be preparing the May calendar recipe, Easy Flemingsburg!



KEHA State Meeting

May 8th - 11th registered members will be headed to Louisville for the state meeting. We can't wait to share what we learn with you all!



Homemaker Council Meeting 5/15 @11 am

Nicholas County Homemaker Council will meet on April 13th at 9 a.m. at the Nicholas County Livestock Barn. If you are able to attend, please try to. The annual meeting is a huge undertaking, and we need all hands on deck to showcase our county!



Annual Meeting- ALL HOMEMAKERS

The Nicholas County Homemakers will hold their Annual Meeting on May 22nd at 6 p.m. It will be a potluck, with Moorefield over drinks, Ellisville over vegetables/sides, Headquarters-Desserts and Domestic Divas-rolls





May Book Corner

FICTION for ENJOYMENT

Agent Recommendation: A Girl Called Samson- THIS WAS SOOO GOOD...if you like Historical Fiction. Based on the story of a girl who did whatever she could to join her adopted brothers in the Revolutionary War to fight along side them and show that girls are equal to the strength of men, and in some instances stronger. I hope you will check this one out!

May is Mental Health Awareness Month... check out... The Woman They Could Not Silence by Kate Moore (2021).

The stunning true account of one woman who fought back against a tyrannical husband, a complicit doctor, and 19th century laws that gave men power to silence and confine their wives to mental institutions.

History recommendation...

Hidden in Plain View: A Secret Story of Quilts and the Underground Railroad By Jacqueline Tobin and Ramond G. Dobard

Two historians say African American slaves may have used a quilt code to navigate the Underground Railroad. This book was published in 1998 and discusses how quilting and secret codes within them helped direct slaves to freedom.

The Homemaker She works around the clock it seems Washing clothes and cleaning things.

At times content, at times despairing, But always there and always caring.

Taking on the daily tasks, Responding to the voice that asks:

"Mom, have you...." you know the rest. But do you know how mothers bless?

Mothers run a home, that's true. But there's much more to what they do.

Beyond the making of a house They make a life, they lift a spouse.

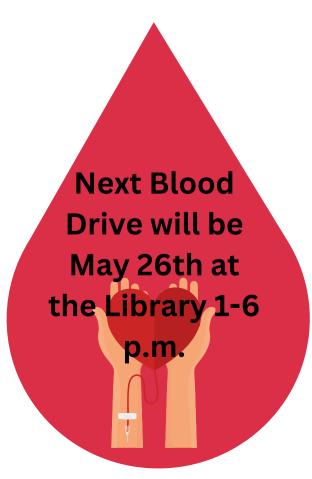
They raise up doctors, raise up teachers.

They raise managers and preachers.

They raise architects, and builders, Soldiers, presidents, center fielders.

Every daughter, every son; The homemaker shaped every one.

Our lifetimes bear a mother's seal, Because mothers, make love real. ~Author unknown



Submitted by Sandy Hamilton



M NEYWISE VALUING PEOPLE, VALUING MONEY.

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MAY 2023

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



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.

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-surasy/

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

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ADULT



HEALTH BULLETIN



MAY 2023

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

368 East Main Street Nicholas County Extension Office Carlisle, KY 40311

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GARDENING SAFELY THIS MONTH'S TOPIC:



added health benefits to growing great way to be physically active, he warm spring weather has outside and begin seasonal yard and garden work. Gardening is a enjoy the outdoors, and beautify to know how to move prudently, interact with nature responsibly. many people excited to get activity though, it is important and herbs, as well. As with any your home or yard. There are use equipment properly, and your own vegetables, fruit,

(CPSC), more than 400,000 people visit emergency rooms each year According to the Consumer for injuries related to outdoor **Product Safety Commission**

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4-H Youth Development Community and Economic Development

Agriculture and Natural Resources **Cooperative Extension Service** Family and Consumer Sciences



Wearing the proper gloves will help reduce blistering and protect your skin from chemicals, bacteria, and fungi that live in the soil.

Continued from the previous page

taking the following precautions when gardening: working with outdoor tools. The American Society garden tools. It is important to stay safe when of Surgeons of the Hand (ASSH) recommends

- infected when exposed to dirt and germs. Leather to small cuts and scrapes that can become easily gloves protect against thorns, poisonous plants, that live in the soil. Hands and fingers are prone in the garden. Gloves also prevent sun damage. insect and animal bites, and other skin irritants Wear gardening gloves: Wearing the proper gloves will help reduce blistering and protect your skin from chemicals, bacteria, and fungi
- Avoid strenuous repetitive motions: Unless you are used to the activity, repetitive motions such as digging, raking, trimming hedges, pruning every 15 minutes with a brief rest in between bushes, or planting bulbs may cause muscle or skin damage. Rotate gardening activities so the same muscles are not overused.
- maximum when the wrist is in a relaxed or neutral position. Studies have shown that people lose up to 25% of their grip strength when their wrist is bent. Only use hand tools with the appropriate hand, for example, do not grip a right-handed tool with your left hand. Try to square up your Be aware of your grip: Grip strength is at its shoulders in front of where you are working instead of reaching across your body.
- damage. Additionally, avoid accidents by using hand shovel or rake rather than your hands for the soil may cut you. If possible, remove clear sharp objects like broken glass, old labelling stakes, and unused tools from the work area digging. Sharp objects and debris buried in before beginning the task to avoid causing Use proper equipment and tools: Use a tools for their intended purposes only.

Other important tool tips:

 When purchasing pruners, loppers, or shears, look for pairs that feature a safety lock.



- These tools only fit one size of hand perfectly. Avoid products with form-fitting handles. If your hand is too large or too small, it will put more stress on your hand.
- Always follow the manufacturer's instructions for the tool.
- Keep sharp tools away from children at all times. Always unplug electrical tools and power off
- gas-powered motors when not in use.

the following guidelines in mind to know If you do end up with an injury, keep when to seek emergency medical care. Seek medical attention immediately if:

- Continuous pressure does not stop the bleeding after 15 minutes.
- the fingertip or have trouble moving the finger. You notice persistent numbness or tingling in
- You are unsure of your tetanus immunization status.
 - rinsing with a mild soap and plenty of clean water. You are unable to thoroughly clean the wound by

REFERENCES

https://www.assh.org/handcare/safety/gardening

HEALTH BULLETIN

Katherine Jury, MS
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May 2023











Kale and Cauliflower Salad

1 15-ounce can chickpeas, drained and patted dry

1 tablespoon olive oil

4 cups finely chopped kale

4 cups (1 large head) finely chopped cauliflower

2 tablespoons diced red onion 1/2 cup roasted sunflower seeds 1/2 cup dried cranberries Dressing:

1 clove garlic, minced

4 tablespoons olive oil

1 tablespoon lemon juice

1 tablespoon Dijon mustard

2 teaspoons sugar

1/2 teaspoon ground black pepper

Pre-heat oven to 400 degrees F.
Toss chickpeas with olive oil and spread on baking sheet. Roast 20 minutes, stirring once and then let cool. Combine kale, cauliflower, onion, sunflower seeds, cranberries, and cooled chickpeas in a large bowl. In a small bowl whisk together dressing ingredients until combined.

Pour dressing over salad ingredients and **toss** to combine.

Yield: 10, 1-cup servings

Nutritional Analysis: 200 calories, 11g total fat, 1.5g saturated fat, 0mg cholesterol, 200mg sodium, 22g total carbohydrate, 5g fiber, 9g total sugars, 1g added sugars, 6g protein

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