

# FAMILY AND CONSUMER SCIENCES

FRANKLIN COUNTY  
COOPERATIVE EXTENSION  
FEBRUARY 2024 NEWSLETTER



## 12 Personal Finance Habits to Begin in 2024

By Jennifer Hayes

As we usher in 2024, it's the perfect time to reflect on our financial habits.

Now, I'm not suggesting with this list that you overhaul your *entire* financial life overnight—that's a recipe for a headache!

Instead, consider slowly incorporating these 12 personal finance habits into your routine over the next year. Maybe start with just 1-2 and add more as you get comfortable with the idea.

They'll not only help strengthen your financial health but also bring a sense of control and accomplishment.

### 1. Embrace Budgeting

Start the year by making budgeting a regular habit. Whether it's a fancy app or a good old spreadsheet, find a

*(Continued on pg. 2)*

### IN THIS ISSUE

12 PERSONAL FINANCE HABITS TO BEGIN IN 2024 .....	1-2
SAVOR THE FLAVOR .....	3
A MESSAGE FROM YOUR FC HOMEMAKER PRESIDENT.....	3
BINGOCIZE.....	4
WHEN AND WHERE TO GET MEDICAL CARE ..	5-6
FAMILY CAREGIVERS AND SLEEP .....	7-8
BULKING UP A THIN CREDIT FILE.....	9
EASY STEPS TO A CLEAN FRIDGE.....	11
BIG BLUE BOOK CLUB .....	12
2024-2025 FT. HARROD AREA EXTENSION HOMEMAKERS LESSON BALLOT.....	13
THE SUCCESS OF THE FRANKLIN COUNTY FARMERS MARKET IN 2023 .....	15
GRANDPARENTS AS PARENTS IN KY .....	16
KEHA NEWS AND NOTES .....	17-19
GREEN BEAN AND HAM SOUP .....	20

*(Continued from pg. 1, 12 Personal Finance Habits to Begin in 2024)*

method that works for you and stick to it.

## **2. Save First From Your Paycheck**

Before you start paying bills or splurging, make a habit of setting aside a portion of your paycheck for savings. Even a small amount can add up over time.

## **3. Track Your Spending**

Keep an eye on where your money is going. Tracking your spending can help identify areas where you can cut back and save more.

## **4. Regular Retirement Contributions**

If you haven't already, start contributing to your retirement fund. Even a small, regular contribution is better than none.

## **5. Establish an Emergency Fund**

Life is full of surprises, and not all of them are pleasant. Aim to build an emergency fund that can cover at least three to six months of living expenses. This habit doesn't need to change your lifestyle too much.

## **6. 1-Week Shopping Ban Every Month**

Try a one-week shopping ban each month for non-essential items. It's a great way to curb impulsive spending and reassess what you truly need.

## **7. Unsubscribe from Retail Newsletters**

Limit temptation by unsubscribing from retail email newsletters. Out of sight, out of mind – and less clutter in your inbox!

## **8. Set Monthly Financial Goals**

Break down your financial aspirations into smaller, monthly goals. This makes them more manageable and helps keep you motivated.

## **9. Invest in Financial Education**

Spend some time each month educating yourself about personal finance. Understanding the basics of investing, taxes, and money management can go a long way.

## **10. Review and Adjust Investments**

Regularly check your investments and adjust as needed. This habit ensures your investment strategy stays aligned with your financial goals.

## **11. Try Using Cash for Certain Budget Categories**

Using cash for certain areas, like groceries or entertainment, can help you stick to your budget and avoid overspending.

## **12. Plan for Big Purchases**

Instead of impulsively buying big-ticket items, plan and save for them. It reduces financial strain and adds value to the purchase. At the very least, if you see a major purchase you desire, set a time limit or savings amount before you make the purchase.

Remember, incorporating all these habits at once might be overwhelming. Pick a few to start with and gradually build from there.

The goal is to make these habits a natural part of your financial routine, leading to a more secure and prosperous year. Here's to a financially healthy 2024!



**Savor the Flavor**

The Savor the Flavor program focuses on flavoring techniques and cooking methods that anyone can use. The goal of the program is to help people make home-prepared meals that are flavorful and exciting. Savor the Flavor allows people to build their skills and confidence in the kitchen through interactive recipe demonstrations, tastings, and other engaging activities. You won't want to miss it! We look forward to seeing you!

**Fee: \$5**  
Payable via **Cash or Check**

**March 1st from 10am-3pm**  
**Boyle County Cooperative Extension Services**  
**99 Corporate Drive, Danville, KY**

**Registration begins at 9:30am.**  
**Lunch and taste testing will be provided.**

**Call BCCES at (859) 236-4484 to register by Feb. 26th!**

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  
International 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, gender, religion, national origin, age, marital status, sexual orientation, gender identity or expression, pregnancy, genetic testing, genetic information, disability, or status as a victim of domestic violence, sexual violence, or human trafficking. Programs and services 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 Cooperative Extension, Lexington, KY 40526

UK Martin-Gatton College of Agriculture, Food and Environment University of Kentucky

KEHA Homemakers

From your Franklin County Homemaker President,  
Elizabeth Collins

Oh wow, it is already February! Last month just flew by. Hope everyone is doing well.

Just a couple things this month:

**Be on the lookout for the State Newsletter Coming Soon:** Watch for the 2024 State Newsletter, which will be mailed to KEHA member households in February. It will be posted online at [www.keha.org](http://www.keha.org) once the mailing has gone out. The state newsletter has the registration form and details about the State Meeting May 7-9, 2024, at Sloan Convention Center and Holiday Inn University Plaza in Bowling Green. It also has information about upcoming deadlines, state officer elections, and more.

**County Cultural Arts:** Just a reminder that the County Cultural Arts will be held on March 21<sup>st</sup> at the Franklin County Extension Office, more details next month. Can't wait to see all the amazing things you come up with. Our Members are so talented!





# IMMUNE SUPPORT WORKSHOP



**BINGO + EXERCISE = BINGOCIZE**

## LOOKING FOR A FUN, NEW WAY TO BE ACTIVE?

Bingocize is a health promotion program that combines the game of bingo with inclusive exercises for everyone! Come play bingo and meet new people while learning about Immune Support and how to protect yourself. BINGOCIZE IS EXERCISE FOR YOUR MIND, BODY, AND SPIRIT!

**JOIN THE FUN!**

**Where:** Capital City Activity Center  
202 Medical Heights, Frankfort

**When:** Mondays & Fridays, Jan. 22-Mar. 15

**Time:** 10 A.M.

- Free Prizes
- Open to Everyone
- Free Smiles!





# 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>

Franklin County Cooperative Extension Office  
101 Lakeview Court  
Frankfort, KY 40601  
(502) 695-9035  
franklin.ca.uky.edu

## 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



Disabilities accommodated with prior notification.

***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







# FAMILY CAREGIVER

# HEALTH BULLETIN



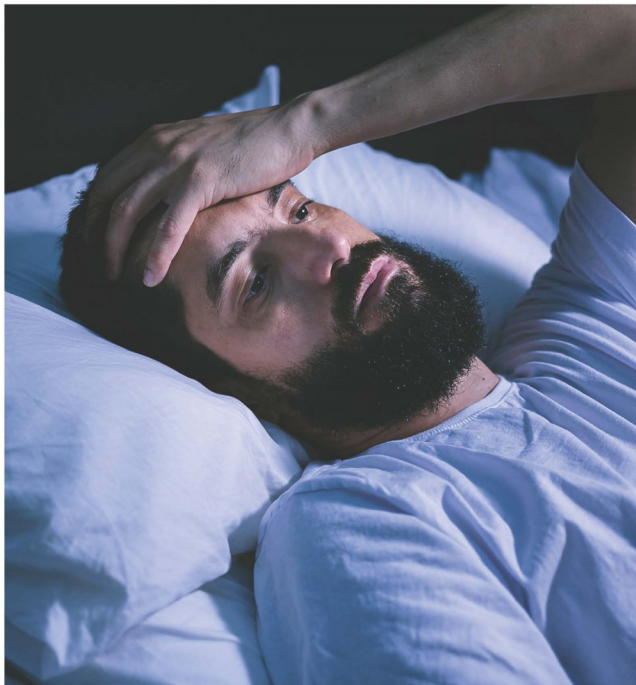
**FEBRUARY 2024**

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

Franklin County Cooperative Extension Office  
101 Lakeview Court  
Frankfort, KY 40601  
(502) 695-9035  
franklin.ca.uky.edu

## THIS MONTH'S TOPIC

# FAMILY CAREGIVERS AND SLEEP



**F**amily caregivers support the health and well-being of family members with chronic conditions and illness. Although caregiving can be a rewarding experience, it can also take a toll on a caregiver's physical and emotional health, including sleep. It is common for caregivers to experience poor sleep quality, such as short sleep duration, frequent night awakenings, and increased time to fall asleep. Figuring out what's causing poor sleep and changing it can improve a caregiver's quality of life.

Caregivers may struggle with sleep because of chronic worry, hypervigilance, listening for a family member while in bed, and attending to overnight caregiver needs (toileting, medication, re-settling, etc.). Types of caregiving also affect caregiver sleep quality. For example, nighttime dementia-related behaviors, including sundowning and agitation, can often disrupt quality sleep.

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



Disabilities accommodated with prior notification.

## *If you are struggling with sleep, be sure to talk with a health-care provider.*

### → Continued from the previous page

Various cancer treatments, conditions associated with pain, and hospice care are also associated with increased caregiver sleep disturbances.

One study says caregivers living with a care recipient report worse sleep than those who live apart.

The negative effects of poor sleep can last a lifetime. Poor sleep is associated with:

- Daytime sleepiness
- Impairment in daily function
- Depression
- Anxiety
- Fatigue (physical and mental)
- Health problems (increased risk of stroke, obesity, diabetes, hypertension cardiovascular disease)
- Increased negative affect (negative emotions and expression, like sadness, disgust, lethargy, fear, and distress)
- Burden
- Distress
- Lack of focus or concentration
- Decreased reaction time
- Emotional instability
- Napping
- Cognitive problems
- Medication mismanagement
- Caregiver safety concerns (driving, operating equipment, mistakes at work)
- Caregiver errors (forgetting to administer medication, missing an appointment)

To improve sleep, some studies suggest trying meditation or yoga. Others recommend stress management, relaxation, and massages. Some caregivers find it helpful to work with a health-care professional to learn behavioral interventions like learning how to re-establish the relationship with sleep and the bed environment.

It is important for family caregivers to fall asleep and stay asleep. AARP suggests these five tips for better sleep:

- Create a sleep sanctuary that is dark, cool, quiet, and free from stressful paperwork and thoughts.

- Sleep in a separate room from the person for whom you provide care.
- Get a baby monitor to keep from straining your ears to hear your family member.
- Train yourself to worry during the day. Create to-do lists and note concerns you can put away until the next day.
- Establish proper sleep routines and sleep hygiene. In addition to maintaining regular sleep cycles, this may also include nightly relaxation, meditation, gentle stretching, and deep breathing exercises.

The Centers for Disease Control and Prevention recommends these general tips for better sleep:

- Go to bed and get up at the same time.
- Sleep in a dark, quiet, relaxing space.
- Set the thermostat at a comfortable temperature.
- No electronic devices in bed.
- Avoid large meals, caffeine, and alcohol before bedtime.
- Engage in physical activity throughout the day.

Sleep is restorative. Caregivers need sleep to maintain their own health and well-being as well as the health and well-being of their loved one. If you are struggling with sleep, be sure to talk with a health-care provider.

#### REFERENCES:

- AARP. (2017). 4 Tips for Better Sleep While Caregiving: Improve sleep quality while taking care of your loved one. Retrieved December 18, 2023 from <https://www.aarp.org/caregiving/life-balance/info-2017/tips-for-better-sleep.html>
- Byun, E., Lerdal, A., Gay, C. L., & Lee, K. A. (2016). How Adult Caregiving Impacts Sleep: a Systematic Review. *Current sleep medicine reports*, 2(4), 191–205. <https://doi.org/10.1007/s40675-016-0058-8>
- CDC. Tips for Better Sleep. (2022). Retrieved December 18, 2023 from [https://www.cdc.gov/sleep/about\\_sleep/sleep\\_hygiene.html](https://www.cdc.gov/sleep/about_sleep/sleep_hygiene.html)
- Cooper, C.J., Owen, P.J., Sprajcer, M., Crowther, M.E., Craigie, E.A., Ferguson, S.A., Gupta, C.C., Gibson, R. Vincent, G.E. (2022). Interventions to improve sleep in caregivers: A systematic review and meta-analysis. *Sleep Medicine Reviews*, 64. <https://www.sciencedirect.com/science/article/abs/pii/S1087079222000715>

**FAMILY CAREGIVER  
HEALTH BULLETIN**

**Written by:** Amy F. Kostelic,  
Associate Extension Professor,  
Adult Development and Aging  
**Edited by:** Alyssa Simms  
**Designed by:** Rusty Manseau  
**Stock images:**  
Adobe Stock





# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

FEBRUARY 2024

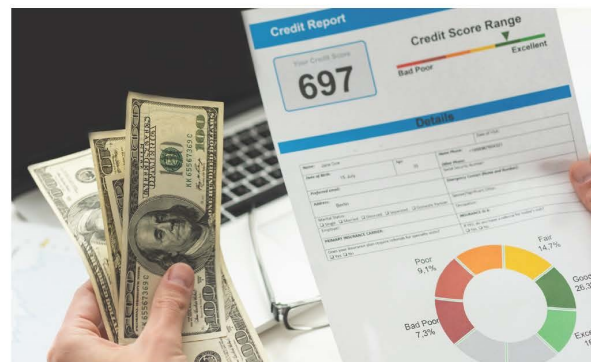
Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu

## 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

## 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.

**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](mailto:nichole.huff@uky.edu)

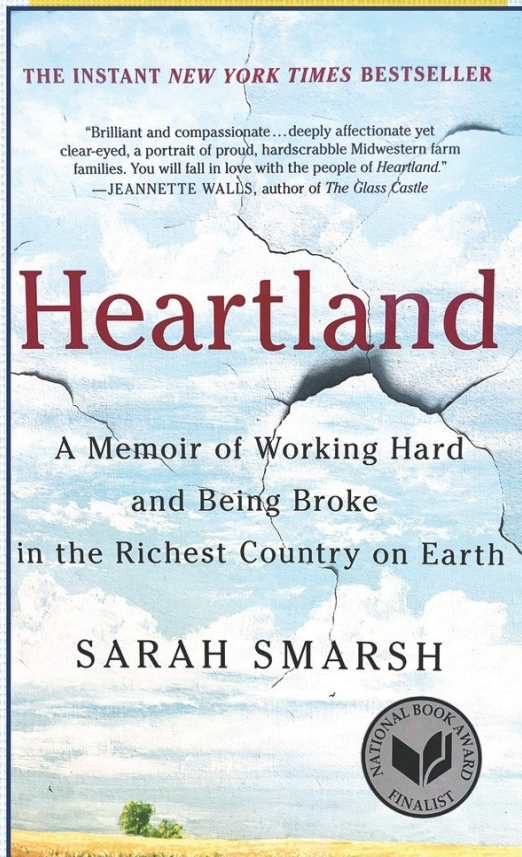


**Become a fan of MONEYWISE on Facebook! [Facebook.com/MoneyWise](https://www.facebook.com/MoneyWise)**









WE ARE EXCITED TO  
READ WITH  
**YOU**  
THIS YEAR!

# 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

## 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.



## 2024-2025 Fort Harrod Area Extension Homemakers Lesson Ballot

Please check one:

Individual Ballot \_\_\_\_\_ Club Ballot, please name club \_\_\_\_\_

Please choose the **top 8** lessons you would like taught in the 2024-2025 Extension Homemaker year.

Return your ballot to your County Extension Office no later than April 30, 2024.

Scan the QR Code below to fill out the survey via the online survey option.



### \_\_\_\_\_ Elements and Principles of Art

Whether it is a drawing, painting, photograph, or even a scrapbook page, what makes this 2-Dimensional “work of art” visually pleasing? Why do we like what we see? The basic elements and principles of art and design influence how we perceive objects. This PowerPoint lesson encourages discussion while outlining concepts used to objectively evaluate a drawing, painting, or photograph. Participants will receive a handout with definitions. Curriculum materials also include a facilitator guide, PowerPoint slides, and an evaluation. This lesson is part of the Cultural Arts and Heritage Program of Work for 2022-2025.

### \_\_\_\_\_ Healthy Eating Around the World

We’ll take a trip around the globe to learn about dietary recommendations from other countries. Along the way, we’ll learn about new foods and ways of eating. As we arrive back in the U.S., we’ll reflect on what we learned and see how advice about a healthy diet is remarkably similar, no matter where on Earth we live. This lesson includes a facilitator guide, publication, training slides, leader lesson letter, activities, marketing pieces, and an evaluation. This lesson is part of the International Program of Work for 2022-2024.

### \_\_\_\_\_ Strong Bones for Life: Prevent Osteoporosis

Keeping bones healthy and strong is important throughout the lifespan. Without proper nutrition, exercise, and even sunshine, the risk for osteoporosis increases. Osteoporosis is a bone disease that causes bones to become weak and more susceptible to breaks. This KEHA lesson will examine risk factors and lifestyle behaviors to help stop bone loss and rebuild bone to prevent breaks. It is never too early or too late to make bone health a priority. This lesson includes a facilitator guide, publication, training slides, mailbox club member materials, activities, marketing pieces and an evaluation.

### \_\_\_\_\_ KEHA Plays Pickleball

In general, sports are good for physical and mental health. Yet to some, sports are intimidating. Pickleball is America’s fastest growing sport that all ages and skill levels can play. It is a cross between ping-pong, badminton, and tennis. It is easy to learn, fun play, and fun to say! Using paddles and lightweight balls, the open play format allows for both social and physical activity. This lesson will highlight the health benefits associated with the sport and teach KEHA members how to play. This lesson includes a facilitator guide, publication, training slides, mailbox club member materials, activities, marketing pieces, and an evaluation.

**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.

## **Understanding and Preventing Suicide**

The thought of someone taking their own life is difficult to think about much less talk about. This is because the loss of someone in our family or community to suicide affects us, leaving us with questions or feelings of powerlessness. This lesson will focus on understanding some of the causes of suicide, the risk of suicide in farmers and rural communities, and how to recognize the warning signs for suicide. Additionally, the lesson will cover key tips on how to prevent suicide and what to do if someone you know is struggling with thoughts of suicide.

## **Mindful Eating**

It is easy to finish a meal and not remember what or how much was eaten. Taking care to focus on our senses as we eat can lead to a more satisfying experience. This lesson covers differences in mindless and mindful eating and tips for being more present when you eat. The lesson goal is to add mindful eating strategies into daily routines. Lesson materials include a publication, facilitator guide, leader lesson letter, flyer, PowerPoint presentation, evaluation tool, mindful eating exercise, and three other activity options.

## **Move Your Way: Exercise for Everyone**

As we grow older, our bodies age with us. Healthy lifestyle habits, like regular exercise, can slow the aging process. This lesson focuses on non-impact exercises, specifically 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 chair. Studies suggest that adding exercise to your daily routine will improve joint health, physical function, and emotional well-being.

## **People Learn with a Purpose: Understanding Learning Styles**

Understanding why and how you – or your learners, if you are leading a group – learn best is the key to a positive learning experience. Lesson materials include a publication, facilitator guide, and evaluation.

## **Communication Essentials for Good Impressions**

Let's learn more about non-verbal communication (body language) and the roles speaking and active listening play in communication. Lesson materials include a publication, facilitator guide, and evaluation.

## **Handy to Have: Emergency Health Information Cards**

An Emergency Health Information (EHI) Card can be a helpful tool to have. If you are ever in an emergency where you need immediate medical treatment, but are not able to communicate with first responders, an EHI Card can tell medical providers important information about how to help you. This lesson focuses on who can benefit from carrying an EHI card, information that should, and should not be included on an EHI Card, and where to put copies of an EHI Card. Curriculum materials include EHI Card template, participant handout, facilitator guide, PowerPoint slides, and evaluation. This lesson is part of the Management & Safety Program of Work for 2023-2026.

## **Understanding Your Credit Score**

Does one number define you? Find out about the meaning behind credit scores, what makes a good one, and how you can improve yours. Materials include an informational handout, podcast, facilitator guide, optional PowerPoint slides, evaluation, and marketing tools.

## **A Bad Deal in Disguise: Types of Scams**

Fraud can happen to anyone at any age. Learn how to avoid being a victim by recognizing common scams. Curriculum materials include publication, facilitator guide, PowerPoint slides, participant activities, marketing tools, and evaluation.





# 2023



## 106 OPPORTUNITIES TO SHOP AND SELL

Including year-round markets, curbside pickup, online sales, and delivery to 15 workplaces



## \$10,000+ OF LOCAL FOODS SERVED IN SCHOOL MEALS



## SO MUCH VARIETY!

Local produce, preserves, baked goods, plants, cheese, flowers, meats, honey, artisan crafts . . .



## OVER \$50,000 OF FRESH FOOD INCENTIVES

Increasing access to fresh food = a win for families, farmers +our community



## CELEBRATE KSU! MARKET + KIDS DAYS + FOOD SHARE

& other events, welcome folks downtown to celebrate fresh food & connect community members & local organizations



## TENS OF THOUSANDS OF ANNUAL VISITS

The Market's 75 downtown events offer cooking demos, live music, kids activities, hot food, and many conversations



- 75 DOWNTOWN EVENTS
- \$10,000+ FRESH PRODUCE FOR PREGNANT MOMS
- OVER \$610,000 SPENT WITH 60+ LOCAL FARMERS & PRODUCERS



# UPCOMING events

20th Annual Bluegrass Regional

## Grandparents Raising Grandchildren Conference

Featured Speaker:  
Allison Davis Maxon  
Executive Director,  
National Center on  
Adoption & Permanency



Allison Davis Maxon, M.S., LMFT is a nationally recognized expert in the fields of child welfare and children's mental health specializing in Attachment, Developmental Trauma and Permanency/Adoption. She is the Executive Director of the National Center on Adoption and Permanency and was the foster care consultant for the Paramount Pictures movie Instant Family. Allison was honored in 2017 with the Congressional Coalition on Adoption Institute 'Angels in Adoption' award and is the co-author of *Seven Core Issues in Adoption and Permanency: A Guide to Promoting Understanding and Healing in Adoption, Foster Care, Kinship Families and Third Party Reproduction*, Jessica Kingsley Publishers (2019) and *The Seven Core Issues Workbook for Parents of Traumatized Children and Teens: A Guide to Help You Explore Feelings and Overcome Emotional Challenges in Your Family*, Jessica Kingsley Publishers (2022). Her newest book is *The Seven Core Issues for in Adoption and Permanency Workbook for Children and Teens: A Trauma-Informed Resource*, Jessica Kingsley Publishers (2023).

Register online:  
<http://gapofky.org>  
(859) 257-5582



# GAP

Grandparents As Parents of Kentucky

March 21, 2024

8:00 AM - 3:30 PM

We are back at the newly renovated:

Clarion Hotel,  
1950 Newtown Pike  
Lexington, KY

Grandparents/Relatives  
Signup for a  
FREE LEGAL CONSULT

The first 100 kinship caregivers to register will receive a free copy of The Seven Core Issues Workbook for Parents of Traumatized Children and Teens

All grandparents,  
relatives, kinship  
caregivers and  
professionals are invited  
to attend.



### **Deadlines for Contests, Scholarships, and Grants –**

March 1 is the entry deadline for most KEHA contests, scholarships, and grants. All details and requirements can be found in the KEHA Manual at [www.keha.org](http://www.keha.org). Be sure to submit your entries on time and to the correct address or email. For questions regarding any of these opportunities, contact the officer or chair listed in the [KEHA Manuel](#).

**KEHA Contests** – Entries are sent to the respective chairmen who oversee the contests, as noted in the [KEHA Manuel](#). Contests due by March 1 include:

#### **Creative Writing:** Poetry, Memoirs,

Short Story (KEHA Manuel pages 37-39) Due to Barbara

Seiter, Cultural Arts & Heritage, 8669 Valley Circle, Florence, KY 41042, [seiterbarbara@yahoo.com](mailto:seiterbarbara@yahoo.com)

**Adopt-A-Highway Awards:** (page 49) Due to Ronella Chaffin, Environment, Housing & Energy Chair, P.O. Box 1057, Louisa, KY 41230, [ronella@att.net](mailto:ronella@att.net)

**Ovarian Cancer Fundraising and Promoting a Healthy Kentucky:** (page 60) Due to Esther Bailey, Food, Nutrition and Health Chair, 304 Somerset St., Stanford, KY 40484, [hadasah5@hotmail.com](mailto:hadasah5@hotmail.com)

**Homemakers Support 4-H:** ([pages 64-65](#)) Due to Denise Boebinger, 4-H Youth Development Chairman, 3275 Bald Knob Road, Frankfort, KY 40601, [dboebinger@me.com](mailto:dboebinger@me.com)

**International Contest and Awards:** (page 73) Due to Marilyn Watson, International Chairman, 2286 Melwood Drive, Henderson, KY 42420, [Mjmw1315@twc.com](mailto:Mjmw1315@twc.com)

**Community Volunteerism Awards:** (page 88 ) Due to Nancy Snouse, 117 Meadowlark Rd., Russell, KY 41169, [wsnouse@msn.com](mailto:wsnouse@msn.com)

**Family and Individual Development Contest:** (page 55) Due to Dottie Crouch, Family and Individual Development Chair, 8851 Highway 55, Campbellsburg, KY 40011, [bodotcr@yahoo.com](mailto:bodotcr@yahoo.com)

**KEHA Grants** – KEHA offers two grant opportunities. Grant proposals/applications are due to the state 2nd Vice President. Send to Julie Hook, KEHA 2nd Vice President, 74 County Road 1021, Cunningham, KY 42035, or [julie.hook@carlisle.kyschools.us](mailto:julie.hook@carlisle.kyschools.us).



**KEHA Development Grants** provide areas and counties with the opportunity to obtain funding for projects. Applications must be submitted by KEHA members. The guidelines and application form are included in the [KEHA Manuel](#) pages 107-111. Applications must be sent by certified mail and postmarked by March 1. Send to 2nd Vice President Julie Hook, address listed above.

**KEHA Mini-Grants for Study or Research** may be submitted by KEHA members, FCS agents, or FCS specialists. These mini-grants are for up to \$500 for study or research. The guidelines and application form are included in the [KEHA Manuel](#) pages 104-106. Applications must be submitted by March 1. Send to 2nd Vice President Julie Hook, address listed above.

**KEHA Scholarships** – KEHA provides two educational scholarship programs. Scholarship applications are due to the state Leadership Development Chair. Send to Nancy Snouse, KEHA Leadership Development Chair, 117 Meadowlark Rd., Russell, KY 41169 [wsnouse@msn.com](mailto:wsnouse@msn.com).

**Evans/Hansen/Weldon Scholarship** is open to any full-time student attending a college or accredited undergraduate program in Kentucky and majoring in a Family and Consumer Sciences/Human Environment Science degree program. Details and the scholarship application are included in the [KEHA Manuel](#) pages 94-98. Applications are due by March 1. Send to Leadership Development Chair Nancy Snouse, address listed above.

**KEHA Homemaker Member Scholarship** is open to KEHA members with a minimum of three years of active membership. The scholarship may be to any college or university as well as for a trade or technical school. It is intended for students pursuing their first degree or certification. Details and the scholarship application are included in the [KEHA Manuel](#) pages 99-102. Applications are due by March 1. Send to Leadership Development Chair Nancy Snouse, address listed above.

**KEHA Membership Update** – The total membership for this year is 11,310! This is an increase of 81 members over last year's total membership. A complete membership report will be shared in voting delegate packets at the KEHA State Meeting.

**State Newsletter Coming Soon!** – Watch for the 2024 State Newsletter, which will be mailed to KEHA member households in late February. It will be posted online at [www.keha.org](http://www.keha.org) once the mailing has gone out. The state newsletter has the registration form and details about State Meeting in May. It also has information about upcoming deadlines, state officer elections, and more. An electronically fillable copy of the registration form will be posted online in late February, or you can contact your local FCS agent for a copy.

**State Meeting** – KEHA State Meeting will take place May 7-9, 2024, at Sloan Convention Center and Holiday Inn University Plaza in Bowling Green. The theme is "Blazing the Way with KEHA." Fort Harrod is the host area. Details are on the [State Meeting](#) webpage. Hotel rooms can be reserved now and registration is coming soon.

**Homemaker Showcase at State Meeting** – Area Showcase forms are due March 15 to 1st Vice-President Ann Porter (see [KEHA Manual Appendix](#), page 31 for the form). Each area can have up to two displays, featuring club, county, or area projects. Each state educational chair also can submit one display. KEHA Development Grant winners also may submit a showcase display.



**Last Call for Choir Members** – If you love to sing and plan to attend KEHA State Meeting, why not join the choir? There are no rehearsals outside state meeting, and you'll get a rehearsal CD and music prior to the event. For questions, contact Wendy Hood at [wendy7hood@icloud.com](mailto:wendy7hood@icloud.com) To join, send \$10 payable to Wendy Hood, 202 Park Avenue, Harrodsburg, KY 40330. (NOTE: Pre-registration before State Meeting is required for performers.)

**Calling All Quilters!** – The Center for Courageous Kids in Scottsville, Ky., needs new twin bed quilts. Needed size is 66 inches by 83 inches and can be homemade or store bought. Drop off at the Center in Scottsville or bring to KEHA State Meeting's collection point. Also, quilters are invited to participate in this year's Quilt Square Auction and Showcase at State Meeting by making a 12-inch finished quilt square. Details are in the KEHA Newsletter.

**Master Farm Homemakers Guild Luncheon and Meeting** – Once again the MFHG luncheon and meeting will be held in conjunction with the KEHA State Meeting. Again this year, there will be a separate registration for the MFHG luncheon and meeting. Members will receive details from Faye Korthaus.

**Nominate a Candidate for KEHA State Board** – A total of five positions will be elected by delegate vote at the State Meeting business meeting in May 2024. Credentials must be sent certified mail and postmarked by April 5, 2024. For more information about the five positions up for election, as well as links to the forms, visit <https://keha.ca.uky.edu/2024-state-board-elections>.

### Dates to Remember

- February – KEHA State Newsletter coming soon!
  - March 1 – Entry deadline for many KEHA grants, scholarships, and contests.
  - March 4-5 – KEHA Spring Board Meeting, Bowling Green.
  - March 15 – Area Showcase forms due to 1st Vice-President (see KEHA [Manual Appendix](#), page 31).
  - March 15 – 2023 KEHA Leadership Academy [Payback Report Forms](#) due to state advisor
  - April 1 – Area lesson schedules for 2024-25 due to KEHA State Advisor.
  - April 5 – Postmark deadline for state officer and chair credentials.
  - April 6 – Reservation deadline for conference rate at State Meeting hotel.
  - April 9 – Postmark deadline for early registration fee (and T-shirt orders) for 2024 KEHA State Meeting.
  - April 23 – Final postmark deadline for 2024 KEHA State Meeting registration.
- May 7-9 – KEHA State Meeting in Bowling Green.

**BASIC TECHNOLOGY**  
at the Franklin County Extension Office

Mobile apps, podcast, social media, and smart devices are advances in 21st century technology. Questions that baffle our non-tech individuals include: What are these smart devices? How can a device be so smart if I do not know how to use it? This lesson will provide participants with the basic tools to understand the mystery of modern technology. This class is a homemaker leader lesson, but you do not have to be a homemaker member to attend. It is open to the public!

**FIND MORE LEARNING LESSONS BY CLICKING ON OUR YOUTUBE!**

**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

**LEADERSHIP LESSONS**

**DATES & TIMES**

**March 1st (TBD) - Savor the Flavor - Multi-County @ Boyle Co. CES (Car pool)**

**March 6th @ 12PM - Basic Technology**

**April 16th @ 6-8PM - First Aid - Multi-County @ Franklin Co. CES, Dinner @5PM (REGISTRATION REQUIRED)**

**What are leadership lessons? Leadership lessons are developed by the Kentucky Extension Homemakers Associations to educate the public on the seven areas of its' program of work. Leader lessons are free and open to the public.**

**Call (502) 695-9035 to reserve your spot.**

## Green Bean and Ham Soup

<b>4 cups</b> fresh green beans, trimmed and cut into 1-inch pieces	<b>3</b> whole carrots, peeled and sliced	<b>¼ teaspoon</b> black pepper
<b>3 cups</b> russet potatoes, unpeeled and cubed	<b>1 pound</b> fully cooked ham, cut into bite-sized pieces	<b>1 teaspoon</b> garlic powder
<b>2</b> small onions, thinly sliced	<b>9 cups</b> water	<b>1 cup</b> half and half
	<b>1 teaspoon</b> salt	<b>2 tablespoons</b> corn starch
		<b>¼ cup</b> cold water

**Place** green beans, potatoes, onions, carrots, ham and the nine cups water into a large soup pot; **cover** and bring to a **boil**. **Reduce** heat to medium and **simmer**, uncovered, about 45 minutes or until the vegetables are tender. **Remove** the pot from the heat and **add** the salt, black pepper, garlic powder and half and half. **Return** to heat and bring to a **simmer** again. **Combine** corn starch and the ¼ cup cold water in a small bowl. When simmer begins, **combine** the corn starch mixture into the soup and stir well. Allow the soup to remain on the heat for 5-7 more minutes while it thickens.

**Yield:** 12, 1 cup servings  
**Nutritional Analysis:** 140 calories, 4.5 g fat, 2 g saturated fat, 25 mg cholesterol, 670 mg sodium, 14 g carbohydrate, 3 g fiber, 3 g sugar, 10 g protein

Buying Kentucky Proud is easy. Look for the label at your grocery store, farmers' market, or roadside stand.  
<http://plateitup.ca.uky.edu>

*Carla A. Carter*  
Carla A. Carter  
County Extension Agent for  
Family and Consumer Sciences

