

October 2022 Extension Homemakers



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

Cooperative Extension Service

Adair County
409 Fairground Street
P.O. Box 309
Columbia KY 42728
Phone: 270-384-2317
Fax: 270-384-9167
<http://adair.ca.uky.edu>

KEHA WEEK October 9th – 15th



All Extension Homemakers (Club and Mailbox) members are invited to participate in the Membership Drive to be held **October 13th -14th** between the hours of 9:00 am – 3:00 pm, each day, at the Adair County Extension Office. Refer to the enclosed Flyer for complete details. You won't want to miss out on this exciting event!!!

NOVEMBER LESSON LEADER TRAINING "Managing Stress Eating"

Tuesday – October 18 – 12:00 noon
@ County Extension Office

This meeting is open to Club and Mailbox members.

Membership Dues

Membership renewal is due by **November 1.**

Club Members: Turn in dues to Club Treasurer.

Mailbox Members: Come by the Extension Office at 409 Fairground Street OR you can mail your dues to:
Adair County Extension Homemakers
P.O. Box 309
Columbia KY 42728

Dues are \$12.00 per year.



Homemakers Council Meeting

Tuesday – October 25
5:30 pm

Adair County Extension Office
Contact County President Sharon Harris at
270-378-0548 if you have any items for the agenda.

OCTOBER is Breast Cancer Awareness Month.

Adair County Extension Homemakers will feature Breast Cancer Awareness at the Membership Drive-Thru event October 13-14. Be sure to visit the special display. If you have anything you'd like to contribute for the display, contact the Extension Office at 270-384-2317.



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

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LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.

HOMEMAKERS FUNDRAISER!

Pecans have been ordered and will be available at the Extension Office late October/early November. We are ordering fresh Pecans from this year's harvest. Announcements will be made as soon as they arrive. Pre-orders are not necessary.

ADAIR COUNTY EXTENSION HOMEMAKERS

409 Fairground Street in Columbia KY
270-384-2317

SCHERMER
PECANS



HOW SHOULD PECANS BE STORED?

Contrary to popular belief, fresh pecans don't belong on shelves. Pecans should be stored in the freezer and can be kept in the freezer for up to two years. Candied pecans are good for 6 months in a temperature controlled environment.

WHAT MAKES SCHERMER PECANS DIFFERENT FROM THOSE YOU WOULD FIND ON THE GROCERY AISLES?

Our pecans are hand selected, fresh shelled to order, and then stored at the perfect temperature to preserve their freshness. A rarity in the industry, we handle all three aspects of the operation—owning orchards, shelling, candying and shipping.



The Kentucky Extension Homemakers Association and the Adair County Extension Homemakers is a volunteer organization that works to improve the quality of life for families and communities through leadership

development, volunteer service, and education. This fundraising effort will support the educational opportunities provided by the Adair County Extension Homemakers.



Dylan's Corner

Fall is in the air! I have noticed the leaves starting to change colors and pumpkins adorning people's doorsteps. I have returned from my vacation; my family and I had an excellent time visiting Jamaica, Grand Cayman, and Mexico. While we were in Grand Cayman we swam with wild stingrays as part of an excursion and that was probably our favorite thing that we did. The following week I was in North Carolina for the national FCS Agents meeting. There I walked through North Carolina's Capital as well as State Museums of History and Natural Sciences, both were very beautiful. I anticipate being in the office the entire month of October so come in and visit me anytime.

In the month of October, I am looking forward to KEHA Week and the many exciting activities it involves. The Membership Drive-Thru will be held on October 13th and 14th from 9:00am – 3PM each day. We will have several give-a-ways, including gift cards, mums and pumpkins for all who renew their dues membership dues for the 2022-23 program year. A special focus of the Drive-thru will be breast cancer awareness. We will have a table with breast cancer awareness information and goodies. We look forward to seeing all of you on the 13th or the 14th, invite a friend!

On October 24th, Adair County will proudly host our Area Homemaker Council Meeting for the month. The Area Homemaker's Council will meet here at the Extension Office to discuss important area homemaker business such as recruitment efforts and upcoming activities. We are excited to welcome area officers from Green, Taylor, Wayne, Cumberland, Clinton, and elsewhere.

The County Homemaker Council meeting will meet on Tuesday, October 25th at 5:30 PM CST. We ask that all club presidents and committee chairs be in attendance. Light refreshments will be provided.

On October 21st and 28th, I will be hosting some Kentucky Proud Lunch and Learn sessions. Participants will learn hands-on how to make a Kentucky Proud recipe (one recipe per session). On October 21st we will be making Chicken and Veggie Stir-Fry with Rice, and on October 28th we will be making Chicken and Dumpling Soup. Once the recipe is finished your lunch will be served. All ingredients will be provided, as well as utensils and necessary cooking instruments. The sessions are Free, but you must RSVP by calling the Extension Office at (270) 384-2317 by the Wednesday before each session. Class size is limited.

Dylan Gentry

Dylan Gentry
Adair County Extension Agent
For Family & Consumer Sciences



Club Lesson: Autumn Home Decor
Roll Call: October is National Pizza Month. Name your favorite pizza topping.
Thought for the Month: "Beauty comes in all shapes and sizes. Small, large, circle, square, thin crust, thick crust, stuffed crust, extra toppings." ~Anonymous

| October 2022 | | | | | | |
|--|---|---|---|--|-------------------------------------|-----|
| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|  <p>KEHA Week October 9 – 15, 2022</p> | | | | | | 1 |
| 2 | 3 6:00pm Town & Country | 4 | 5 | 6 | 7 | 8 |
| | | | | | DOWNTOWN DAYS In Columbia | |
| 9 | 10 | 11 5:30pm Sano Stars | 12 11:30am Daylight 11:30am Green River | 13 5:00pm Happy | 14 | 15 |
| | | | | ADAIR COUNTY HOMEMAKERS MEMBERSHIP DRIVE <i>Everyone Make Sure to Drive By</i> | | |
| 16 | 17 | 18 12:00 noon Leader Training: "Managing Stress Eating" | 19 | 20 11:00am Bliss Club | 21 | 22 |
| 23 | 24 | 25 5:30 pm Homemakers Council Meeting | 26 | 27 | 28 | 29 |
| 30 | 31 HALLOWEEN  | | | | | |

Safety Tips for Halloween Trick-or-Treaters

Trick-or-treaters won't be the only ones in disguises this Halloween. Potential hazards to children also might appear in disguises, or not be apparent.

Halloween-related injuries result from treats that have been tampered with, or that pose a choking hazard. Injuries also might involve eye abrasions from sharp accessories or objects attached to masks or costumes, and burns from flammable costumes ignited by open flames from candles and jack-o'-lanterns. Children also can be injured from running through dimly lit yards or dashing out into streets.

These safety suggestions will help ensure that Halloween ghosts and goblins won't be haunted by unnecessary injuries.

Warn children not to eat any treats before an adult has carefully examined the items for evidence of tampering.

An adult also should examine any novelty items or toys received by children under three years old. Discard items that are small enough to present a choking hazard or those with small parts or components that could separate during use and cause a problem with choking.

Be sure masks have no sharp objects that could injure children. Swords, knives and similar costume accessories should be made from soft or flexible materials.

Select costumes and accessories (masks, wigs and beards) that are labeled "Flame Resistant." Although these could catch fire, this labeling indicates that they will resist burning and should extinguish quickly when removed from the ignition source.

Avoid flimsy costume materials and outfits with big, baggy sleeves or billowing skirts to reduce the risk of contact with candles or other ignition sources.

To guard against trips and falls, children's costumes should be short enough not to drag on the ground. Also, children should wear sturdy, tight-fitting shoes; wearing oversized shoes, especially high heels, isn't a safe practice.

Be sure children's masks fit securely, provide adequate ventilation, and have eyeholes large enough to permit full vision. Also, securely tie hats and scarves to keep them from slipping over children's eyes and interfering with vision.



Instead of a mask, consider applying hypoallergenic cosmetics.

Make or buy costumes bright enough to be clearly visible to motorists. For better visibility at dusk or darkness, decorate or trim costumes with reflective tape that will glow in a car's headlight beam. Also, choose brightly colored treat bags or sacks, or decorate these containers with reflective tape, which usually is available in hardware, bicycle and sporting goods stores.

Carrying flashlights will help children more easily see and be seen.

An adult or older, responsible child should accompany smaller children. Be sure young children finish trick-or-treating and return home before dark.

Children should only enter homes or apartments when accompanied by an adult or responsible, older child.

Go over pedestrian safety rules before children go out to trick-or-treat. Encourage children to walk on the sidewalk rather than in the street. Also, remind them to walk, not run, from house to house and not to dash into the street from between parked cars.

To protect trick-or-treaters coming to your home, do not put candlelit jack-o'-lanterns near landings and doorsteps where costumes could brush against the flame. Keep indoor jack-o'-lanterns, candles and other ignition sources away from curtains, decorations and other furnishings that could be ignited.

Whether for indoor or outdoor usage, only use lights tested for safety by a recognized testing laboratory. Check each set of lights for broken or cracked sockets, frayed or bare wires, and loose connections. Discard damaged sets of lights.

Don't overload extension cords.

Sources: Larry Piercy, Cheryl Wyatt and Consumer Product Safety Commission

EXTENSION HOMEMAKERS HOLIDAY BAZAAR



You will receive a letter coming to your mailbox by mid-October with complete details for the 2022 Holiday Bazaar. Mark the date on your calendar- and plan for an exciting event!

Saturday - November 19th



The COFFEE BAR
@ the Bazaar this year is a go!
We are so excited!!!



Back ... by popular demand!

The Adair County Extension Office has all the needed equipment/machinery to help you prepare your holiday wreath.
If you have never participated in this workshop, now is your chance!
Call the Extension Office at 270-384-2317 for complete details and registration information.



WREATH MAKING Using Natural Greenery

November 29th

10:00am session
OR

5:00pm session
Choose only one.

You must pre-register!

If you have extra holiday ribbon or small ornaments/ embellishments ideal for wreaths, please donate to the Extension Office for this workshop.



APPLE SPINACH SALAD



Putting Healthy Food
Within Reach

USDA
Supplemental
Nutrition
Assistance
Program

This institution is an equal opportunity provider. This material was partially funded by USDA's Supplemental Nutrition Assistance Program – SNAP.

Nutrition facts per serving:

250 calories;
19g total fat; 2g saturated fat; 0g trans fat; 0mg cholesterol; 110mg sodium; 20g total carbohydrate; 4g dietary fiber; 13g total sugars; 0g added sugars; 2g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 10% Daily Value of iron; 4% Daily Value of potassium.

Sources: Brooke Jenkins, Extension Specialist; and Jean Najor, Program Coordinator II, University of Kentucky Cooperative Extension Service

- 1 (10-ounce) bag baby spinach
- 1 large apple, diced
- 1/2 small red onion, thinly sliced
- 2 medium carrots, shredded
- 1/2 cup chopped pecans
- 1/2 cup dried cranberries

Dressing

- 1/3 cup olive oil
- 1/4 cup apple cider vinegar
- 1 tablespoon Dijon mustard
- 1/2 teaspoon honey
- 1/2 teaspoon garlic powder
- Salt and pepper to taste

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.

2. Gently scrub apple, red onion, and carrots with a clean vegetable brush under cool running water before preparing them.
3. Add all salad ingredients to a large bowl.
4. Add all dressing ingredients to a small jar with a lid. Shake well to combine. Pour the dressing over the salad and toss well to combine.
5. Serve immediately, and store leftovers in the refrigerator within 2 hours.

Makes 6 servings

Serving size: 2 1/2 cups

Cost per recipe: \$9.13

Cost per serving: \$1.52





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Homemaker's Membership Drive

October 13-14, 2022
9:00am - 3:00pm

Give-a-ways | Snacks | Fellowship

*Join the Adair County Extension
Homemakers for their annual
Membership Drive.*

*Become a member; renew your dues;
win prizes; receive your Fall-themed
goodies; enjoy snacks; and become part
of a growing organization!*

Club Members and Mailbox Members!
Both are encouraged to "drive-by" for this event!

409 Fairground Street
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4-H Youth Development
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LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.



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October 21- Chicken Stir-Fry October 28- Chicken & Dumpling Soup

Both classes begin @ 11:00 am CT

KENTUCKY PROUD LUNCH & LEARN

free!

Lunch
 Provided

ADAIR COUNTY EXTENSION OFFICE
 409 FAIRGROUND STREET IN COLUMBIA

RSVP Required, please call: (270) 384-2317

Instructor will be Dylan Gentry, Adair Co. FCS Agent

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PIES from Start to Finish

Wednesday – November 9th

5:00 pm CT

Adair County Extension Office

Learn the secrets to baking the perfect pie!

Homemade pie crusts, fillings and everything in between!

Pie crust making demonstration, and maybe sneak a taste!

Class is FREE – but you must pre-register

by calling the Adair County Extension Office at 270-384-2317

Space is limited.

Jackie Thomas, from Campbellsville KY, will be teaching this program.

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MONEYWISE

VALUING PEOPLE. VALUING MONEY.

SEPTEMBER 2022

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

THIS MONTH'S TOPIC: PREPARING FOR RETIREMENT

Understanding the basics of saving for retirement is an important step in planning for your financial future. With the average American living to nearly 80 years old or older, a person could spend 20 to 30 years in retirement. The Internal Revenue Service estimates you may need up to 80% of your current income to retire comfortably. Thankfully, there are a variety of plans and options available to help you save today for a more secure tomorrow.



START SAVING EARLY

Retirement plans are designed to help you financially prepare for your future. It is important to start saving for retirement as early as possible, especially if you want to maintain the standard of living to which you are accustomed. If you don't have a lot to invest currently, know that a little money invested with compounding interest can go a long way.

The IRS offers examples of the value of future retirement savings:

| Monthly Savings, 6% | 5 years | 15 years | 20 years |
|---------------------|----------|-----------|-----------|
| \$50 | \$3,506 | \$14,614 | \$23,218 |
| \$200 | \$14,024 | \$58,455 | \$92,870 |
| \$500 | \$35,059 | \$146,136 | \$232,176 |

UNDERSTANDING SOCIAL SECURITY

Don't expect government benefits to finance your retirement. The average monthly benefit paid by the Social Security Administration is \$1,200. To estimate your retirement benefits at different ages (such as ages 62, 65, 67, or 70), visit <https://www.ssa.gov/myaccount/retire-calc.html> or log in to your "my Social Security" account. This is an important decision, especially since no one age works for everyone because of differing lifestyles, finances, personal needs, and retirement goals.

TYPES OF RETIREMENT ACCOUNTS

IRAs, otherwise known as Individual Retirement Arrangements or Accounts, can help you save for retirement above Social Security benefits. Three common retirement plans are the traditional IRA, Roth IRA, and traditional 401(k). The minimum age to begin receiving benefits differs depending



IT IS IMPORTANT TO START SAVING FOR RETIREMENT AS EARLY AS POSSIBLE



on the plan and circumstances (and can range from age 55 to 59 ½ to 72, for example). Talk to a licensed financial advisor at a bank, credit union, or a licensed brokerage firm as you consider what is best for your finances and retirement goals.

A **traditional IRA** is an individual retirement account that allows you to make pre-tax contributions. This means you don't pay taxes on IRA deposits or earnings until retirement. Then in retirement, the withdrawals you make are taxed as income. Traditional IRAs can be beneficial if you expect to be in a lower tax bracket when you retire.

A **Roth IRA** is an individual retirement account where your contributions are made with funds that have already been taxed. This means the earnings and withdrawals you make during retirement are tax-free.

A **traditional 401(k)** is an employer-sponsored retirement plan that allows employees to make pre-tax contributions through payroll deductions. This means deposits go directly from your paycheck to your account. Most 401(k) plans also offer employees a choice of investment options. Some employers will match your contributions. It is important to take full advantage of employer matching to maximize your retirement savings. Employee and employer contributions to a 401(k) plan, as well as any earnings from the investments,

are tax-deferred. This means you pay taxes only when you withdraw the savings.

REQUIRED MINIMUM DISTRIBUTIONS (RMDs)

You cannot keep money in your retirement accounts indefinitely. Most traditional IRA or 401(k) retirement plans require you to begin making withdrawals (or "required minimum distributions") when you reach a particular age. (It's generally 70 ½ or 72, depending on your birth year. See <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-required-minimum-distributions-rmds> for more information.)

PLANNING AHEAD

It is up to you to plan for your retirement. Investing in retirement savings allows you to take charge of your financial future. Whether retirement is a few years or a few decades away, using the resources and advisors available through your workplace or financial institution can help make the process less intimidating. For more information online, visit <https://www.irs.gov/retirement-plans>.

Also, consider using free online tools offered by the U.S. Department of Labor to help you establish financial goals and priorities, create a cash flow spending plan, reduce debt, and save for retirement. These are available at <https://www.askebsa.dol.gov/SavingsFitness/Worksheets>.

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