



ADAIR COUNTY EXTENSION HOMEMAKERS

# January 2023

## Dylan's Corner

Our office closed earlier than expected for the Holidays due to the then impending winter weather. We were very fortunate not to have any burst pipes or damage from the storm. I hoped you all stayed warm and had a good Christmas and New Years with friends and family. I myself did not make any snow angels, but I did enjoy ringing in the New Year watching the ball drop in New York City while seated comfortably on the couch.

Beginning the New Year, I am excited to get back in the swing of things. We have some exciting things on the calendar to look forward to.

On Tuesday, January 17th at 12:00 noon we will be traveling (vicariously) to Brazil! Join us for our Homemaker leader lesson entitled Brazil Culture and Cuisine. This is our third installment in our international series, previously we learned about France and China. During the class, we will learn interesting facts about the country, make a Carnival Mask, and taste authentic Brazilian BBQ. The class is free, but we ask that you RSVP by calling (270) 384-2317.

**I am excited to announce a brand new program starting in 2023.**

**Bingocize is a low impact exercise program that offers real prizes, potential health benefits, and increased knowledge of health related topics. Participants will play bingo, do short low-resistance exercises, answer trivia, and repeat. The winner of bingo will receive a small prize plus bragging rights. There will be two sessions per week, and participation is encouraged at every session. Sessions start January 24th; more details in this newsletter.**

We still have a handful of pecans leftover for purchase. There are only three bags of pieces remaining and twelve bags of halves. They can be purchased by visiting the Extension Office. 16oz bags are \$12.00 each.



Dylan and Lesley at Bear Wallow Farms



## Office Closed January 16th for MLK DAY

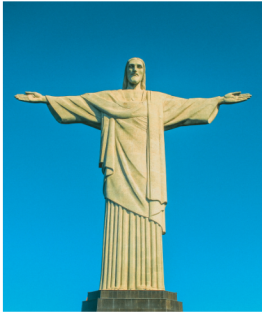




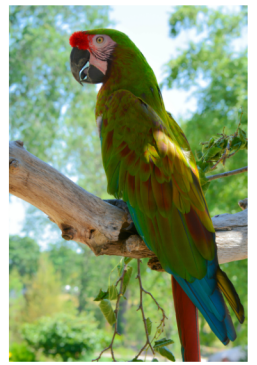
# Brazil Culture and Cuisine

TUESDAY JANUARY 17

12:00 NOON



Join us for our Homemaker leader lesson entitled Brazil Culture and Cuisine. During the class, we will learn interesting facts about the country, make a Carnival Mask, and taste authentic Brazilian BBQ. The class is free, but we ask that you RSVP by calling (270) 384-2317.



RSVP AT (270) 384-2317



# Bingocize

STARTS JANUARY 24TH AT NOON

Bingocize is a low impact exercise program that offers real prizes, potential health benefits, and increased knowledge of health related topics. Participants will play bingo, do short low resistance exercises, answer trivia, and repeat. The winner of bingo will receive a small prize plus bragging rights. There will be roughly two sessions per week, and participation is encouraged at every session. There is no charge to attend and all sessions will be at the Extension Office. Bottled water will be provided to all participants. Sessions will be on the following days at 12:00 noon:

**January 24th, 26th, and 31st,**

**February 2nd, 7th, and 9th**

**March 2nd, 9th, 16th, and 21st**

RSVP AT (270) 384-2317

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

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.  
LEXINGTON, KY 40546



Disabilities  
accommodated  
with prior notification.



# Winter Garden Workshop Series



**MULTIPLE DATES**

The Adair County Extension Master Gardeners are proud to present a series of workshops to get your green thumb primed for growing in 2023. Join us each second Thursday evening of the month at 5:30 pm at the Adair County Cooperative Extension Service. Classes will be informal, educational, and taught by our local experts.

**January 12th** - Medicinal Plants Common to Appalachia by Paige Nickel.

This class will reveal medicinal plants that you may walk past daily but never realize. Identification, culture, and interesting facts about these plants will be discussed. Use of any plant for medicinal purposes should be discussed and used only under the guidance of a licensed physician.

**February 9th**- Container Gardening by Lena Miller. Regardless of the size of your yard or back porch, you can enjoy a bounty of fresh vegetables this year. This class will teach you what you need to know to get started and enjoy success.

**March 9th**- Cold Frame Gardening by MellaDee Allen. Think it's still too cold to garden? Think again! Learn how to get your garden started early and take it further into fall with the use of cold frames.

**April 13th**- Designing Flower Containers by Brittany Smith. Brighten up your porch this spring with exquisitely designed containers. This class will be held at the Adair County FFA Greenhouse.

**RSVP AT (270) 384-2317**

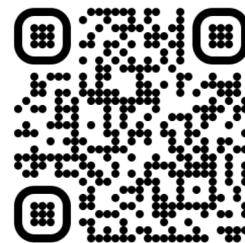


## New Office Website

**CHECK US OUT ONLINE**

The Extension Office, beginning in mid December, began the process to transition to a new and improved website. Our new website has up-to-date information on what is happening at our office as well as the publications and information you all ask for the most. Visit our new website by using the QR code or by typing in a web browser:

<https://adair.ca.uky.edu>



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

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

LEXINGTON, KY 40546



Disabilities  
accommodated  
with prior notification.

# Staying Safe from Radon

Radon is a naturally occurring radioactive gas that you can't see, taste, or smell. Radon exposure is harmful to your health. It is the second leading cause of lung cancer. People who are exposed to both radon and tobacco smoke are 10 times more likely to develop lung cancer. Kentucky leads the nation in the number of new lung cancer cases and lung cancer deaths. Radon comes from the breakdown of uranium in the soil, in rock, and water. Radon is found in every region of the country, but levels vary widely by geographic area. The Environmental Protection Agency lists radon as the No. 1 cause of lung cancer among nonsmokers. The gas is responsible for about 21,000 deaths from lung cancer every year.

## How To Stay Safe From Radon

### **Test Your Home**

The EPA and the U.S. surgeon general recommend you test your home for radon. Testing is easy and inexpensive. Learn more about testing your home, including how to get an easy-to-use test kit at [www.epa.gov/radon/find-radon-test-kit-or-measurement-and-mitigation-professional](http://www.epa.gov/radon/find-radon-test-kit-or-measurement-and-mitigation-professional). There is no known safe level of radon, and you should always aim to have the lowest level. The EPA recommends fixing your home if radon levels are above 4 picocuries per liter of air (pCi/L). Spread The Word

Use National Radon Action Month to encourage others to learn about radon and to test their homes, schools, and workspaces. Tell your family and friends about the health risk of radon. Other possibilities are:

- Write a letter to the editor of your local newspaper about radon.
- Use social media to spread the word about radon and its dangers.
- Work with others in your community (local officials, health departments, schools, builders, etc.) to raise radon awareness.

### **Mitigate (fix) Your Home**

Lowering high radon levels requires technical knowledge and special skills. To find a qualified contractor in your area, visit <https://certifiedradonpros.org/ky.html>. Radon is a preventable cause of death in Kentucky, and these steps can make your home and indoor environment easier to breathe in.

Source: Hardin Stevens, Senior Extension Associate, University of Kentucky, College of Agriculture, Food and Environment, March 2022





# Cultural Arts Competition 23'

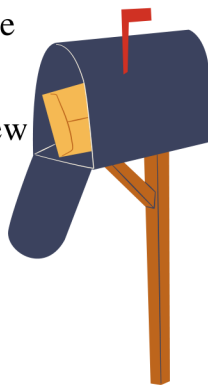
Information for the 2023 County and Area Cultural Arts Competitions will be available soon. Competition categories have already been finalized by the state. Get ahead now by reviewing the entry categories to plan what handcrafted items you would like to enter. The full competition catalog can be found by visiting our office website at [adair.ca.uky.edu](http://adair.ca.uky.edu) or by using the QR code.



Rules and  
Competition Categories

## Office Address Change

Effective January 3rd, 2023 the Extension Office no longer has a P.O. Box. We have installed a new mailbox in front of the office to allow us to receive packages easier. Please moving forward send mail intended for the Extension Office to our physical address: 409 Fairground Street Columbia, KY 42728.



Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability. To initiate a complaint, contact Tim West in the Business Office at 859-257-3879. At the University level, Terry Allen and Patty Bender in the UK Office of Institutional Equity and Equal Opportunity (859-257-8927) may be contacted. Additionally, employee or clientele complaints involving any research or extension sponsored program or activity may be directed to the USDA, Director Office of Civil Rights, Room 326-W Whitten Bldg., 14th & Independence Ave. SW, Washington DC 20250-9410 (202-720-5964).

@adairces | (270) 384-2317

**ADAIR.CA.UKY.EDU**

# JANUARY 2023

## MONTHLY PLANNER

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10 Sano Stars 5:30 Sharon Harris'	11 Green River 11:30 Fiesta Mexico	12 Happy club, Bliss Club, & Medicinal Plants Workshop	13	14
15	16 	17 Brazil Culture and Cuisine	18	19	20	21
22	23	24 Bingocize & HM Council Meeting	25	26 Bingocize Noon Ext. Office	27	28
29	30	31 Bingocize Noon Ext. Office				





# Slow Cooker Smoky Black-Eyed Peas



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

- 1 medium onion, chopped
  - 1/2 medium bell pepper, chopped
  - 2 cloves minced garlic, or 1/2 teaspoon garlic powder
  - 2 small or 1 large jalapeno pepper, ribs and seeds removed and finely chopped (optional)
  - 1 pound dried black-eyed peas, sorted and rinsed
  - 1 package (12 ounces) smoked turkey sausage, cubed
  - 1/2 teaspoon Cajun seasoning
  - 1/4 teaspoon ground black pepper, or to taste
  - 2 small bay leaves
  - 7 cups water
1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
  2. Rinse produce under cool running water and gently scrub using a clean vegetable brush before chopping.

3. Add all ingredients to a 6-quart or larger slow cooker.
4. Cook on high for 5 hours or until peas are tender, adding more water if needed.
5. Remove bay leaves.
6. Serve over hot, cooked brown rice, if desired.
7. Refrigerate leftovers within 2 hours.

**Stovetop option:** Sauté chopped vegetables in 1 tablespoon vegetable oil in a large pot over medium heat. Cook for 5 minutes or until tender. Add all remaining ingredients, increasing water to 8 cups. Bring mixture to a full boil. Reduce heat to low, cover, and cook for 1 hour or until peas are tender.

**Makes 12 servings**  
**Serving size: 1 cup**  
**Cost per recipe: \$6.69**  
**Cost per serving: \$0.56**

**Nutrition facts per serving:**  
180 calories;  
3g total fat; 1g saturated fat; 0g trans fat; 20mg cholesterol; 240mg sodium; 26g total carbohydrate; 4g dietary fiber; 4g total sugars; 0g added sugars; 13g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 20% Daily Value of iron; 10% Daily Value of potassium.

**Source:**  
Anita Boyd, Mason County SNAP-Ed Program Assistant Senior



# 2023 KEHA State Meeting

May 9-11, 2023

Crowne Plaza

Louisville, KY

<https://keha.ca.uky.edu/content/state-meeting-information>



We are planning an exciting state meeting with all the features you know and love! Because of rising prices, we have had to change the pricing structure. We are keeping prices as low as we can to make sure you get the most bang for your buck! Below is a sneak peek at the new pricing structure and all the features it will include. Look for full details and registration information coming this February in your state newsletter!

	Early-Bird Rate (By 4/10/22)	Late Registration (By 4/24/22)
Full Conference Registration	\$140	\$175
2-Day Conference Registration	\$120	\$140

#### Full Conference Registration Includes:

- Everything!
- Two meals – Tuesday opening luncheon banquet (New!) and Thursday awards luncheon
- All three days of conference activities\*
- Opportunities to register for learning seminars covering a wide variety of interesting topics
- Opportunities to register for hands-on creative classes
- Cultural Arts viewing
- Quilt square viewing and auction
- Trade show vendors and KEHA merchandise store
- Basket raffle and silent auction
- Homemaker showcase
- Business meeting
- Wednesday night choir performance
- Thursday officer trainings and educational chairman workshops – all are welcome to attend. Learn what it means to lead!

#### 2-Day Conference Registration Includes:

- Tuesday/Wednesday registration OR Wednesday/Thursday registration
- One meal (either opening luncheon banquet (New!) or closing awards lunch
- 2 days of conference activities\*
- Opportunities to register for learning sessions and hands-on creative classes as available on the days you select

\* NOTE: All sessions and classes require advanced registration and are subject to availability. Registration is first-come, first-served with payment. Hands-On Creative Classes and paid sessions *may* include an additional charge.





# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

JANUARY 2023

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

## PAYING OFF DEBT:

### USING THE DEBT SNOWBALL AND DEBT AVALANCHE METHODS

Many Kentuckians have some form of debt, such as mortgages, auto loans, student loans, credit card debt, or medical bills. Debt can weigh heavily on our minds and can restrict our budgets. If you want to pay off debt in the new year, there are two tips to keep in mind. First, create a plan to reduce your debt. Then, change your borrowing and spending habits, and be careful not to take on new debt while you pay off existing debt.



#### MAKE A PLAN TO REDUCE DEBT

Goals are rarely reached by luck or coincidence. Rather, you achieve goals when you are intentional in your planning and follow-through. The same principles hold true when setting a goal to reduce debt. The first step to paying off debt is to make a plan. To do this, create a main list of all the debts you have. Writing down the information in this chart will help you decide which debt repayment strategy is best for you. Your list should include the following rows:

<b>Name of Debt</b>	<i>Credit card</i>	
<b>Total Owed</b>	\$7,500	
<b>Creditor</b>	<i>Acme Credit</i>	
<b>Interest Rate of loan or line of credit</b>	17.74%	
<b>Minimum Monthly Payment</b>	\$150	
<b>Current Monthly Payment</b>	\$200	

#### DEBT REPAYMENT STRATEGIES

There are two main methods or strategies for repaying debt: **debt avalanche** and **debt snowball**. Both options require you to pay the minimum payment on all your debts and put any extra income toward one debt at a time. The difference between the debt avalanche and debt snowball methods is which debt you focus on repaying first.

The **debt avalanche** method focuses on paying debts with higher interest rates first. Because these debts accumulate interest quickly, they increase the amount you owe. That means paying them off first will help you save money in the long run. One downside of this method is that if your debt with the highest interest rate is large, it may take a while to feel like you are making any progress toward paying it off.

The **debt snowball** method starts with the smallest debt, regardless of interest rate, and works toward



## PAY OFF SMALLER DEBTS BY INTEREST RATE AND WORK YOUR WAY UP TO LARGER SUMS



paying off debts from smallest to largest amounts. Because this method does not consider interest rates, you will not save money initially, but it can be motivating to see the progress of more quickly paying off debts. Paying off small loans may help you build momentum and confidence to tackle your larger debts later.

You can also consider a **combination of the two**. Pay off smaller debts by interest rate and work your way up to larger sums. Regardless of which method you choose, be intentional about putting any extra monthly income you have toward the selected debt until you pay that debt off. Then, take the money you have been paying on that loan, as well as any extra monthly income, and apply it to the next debt in your plan. Continue doing this until you pay off each of your loans or credit lines.

### CHANGE YOUR FINANCIAL HABITS

After you have created a plan to reduce your debt, you must change your borrowing and spending habits if you plan to achieve these goals. To start, compare your income to your expenses to determine how much money you can put toward debt repayment each month. To effectively pay off debt, your income needs to be more than your expenses. If this is not true for you, you need to identify ways to reduce your spending or increase your income. Also, try not to take on any new debt while you pay off existing debt.

### REFERENCE

<https://www.consumerfinance.gov/about-us/blog/how-reduce-your-debt/>

Written by: Nichole Huff and Miranda Bejda | Edited by: 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)